

<i>SERFF Tracking Number:</i>	<i>AETN-126630117</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-01397</i>
<i>Company Tracking Number:</i>	<i>CA-2010-08</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>Individual Medical</i>		
<i>Project Name/Number:</i>	<i>CA-2010-08/</i>		

## Filing at a Glance

Company: Aetna Life Insurance Company	SERFF Tr Num: AETN-126630117	State: California
Product Name: Individual Medical	SERFF Status: Assigned	State Tr Num: PF-2010-01397
TOI: H16I Individual Health - Major Medical	Co Tr Num: CA-2010-08	State Status:
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)		
Filing Type: Rate		Reviewer(s): Angela Jang, Marsha Seeley, Sai-on Sam, Ali Zaker-Shahrak, Xiangchen Meng
	Authors: Beatriz Girasulo, James Zheng, Edward Dankanich	Disposition Date:
	Date Submitted: 07/20/2010	Disposition Status:
Implementation Date Requested: 10/01/2010		Implementation Date:

## General Information

Project Name: CA-2010-08	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Combination	Domicile Status Comments:
Explanation for Combination/Other: File & Acknowledge	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/21/2010	Explanation for Other Group Market Type:
	State Status Changed:
Deemer Date:	Created By: Edward Dankanich
Submitted By: Edward Dankanich	Corresponding Filing Tracking Number:
PPACA: Non-Grandfathered Immed Mkt Reforms	
Filing Description:	
Dear Sir/Madam:	

We enclose, for your Department's filing, a rate filing for the above referenced approved form. The rates for the new Individual Advantage plans will become effective on October 1, 2010.

The purpose of this filing submission is to bring Aetna's group health plans into compliance with the Health Care

SERFF Tracking Number: AETN-126630117 State: California  
Filing Company: Aetna Life Insurance Company State Tracking Number: PF-2010-01397  
Company Tracking Number: CA-2010-08  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
Product Name: Individual Medical  
Project Name/Number: CA-2010-08/

Insurance Reform (HCR) requirements that will become effective on September 23, 2010, as the result of the Federal Patient Protection and Access to Care Act (PPACP), signed into law on March 23, 2010, and the Health Care and Education Reconciliation Act approved by Congress. The HCR laws include the following changes:

- Pre-existing Conditions - Elimination of the Preexisting Conditions Exclusion for Covered Persons less than 19 years of age.
- Overall Plan Dollar Limits - Elimination of Overall Plan Annual and Lifetime Dollar Limits.
- Dollar Limits on Essential Services - Elimination of [monthly, calendar year, lifetime, per visits and per day] dollar limits on "Essential Services" benefits.
- Prohibition of Rescissions (except for fraud or intentional misrepresentation of material fact).
- Preventive Services - Requires coverage of preventive health services and prohibits the imposition of cost-sharing for specified preventive services.
- Dependents Coverage to Age 26 - Extension of Dependent Coverage for Children up to Age 26, (applies to medical and prescription drug coverage), without dependency requirements such as being a full-time student, unmarried or solely dependent upon the parents for support.
- Appeals Process - Requires establishment of an internal claims appeal process and external review process.
- Emergency Services - Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.
- Access to Pediatricians - If designation of a PCP is required for a child, the child must be permitted to designate a physician who specializes in pediatrics as the child's PCP if the provider is in-network.
- Access to OB/GYN's - Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.

This submission includes the following in duplicate:

- Document Submission Form
- Actuarial Memorandum and Certification
- Exhibit A – Demographic Factors
- Exhibit B - Rating Area Definitions
- Exhibit C - Demonstration of the Anticipated Lifetime Loss Ratio
- Rate Tables for each of the benefit plans (\*Please note that the rates presented for MC 7500 with Unlimited Primary Care Visits plus Dental – v10012010 contain medical only rates and the dental rider rate would be added in.)

We request a stamped, "filed" copy of this letter. A self-addressed stamped envelope is included for your convenience.

We trust that you will find everything in order, and we look forward to your response. If you have any questions regarding this filing, please do not hesitate to contact me at the address or telephone number shown above.

SERFF Tracking Number: AETN-126630117 State: California  
Filing Company: Aetna Life Insurance Company State Tracking Number: PF-2010-01397  
Company Tracking Number: CA-2010-08  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)  
Product Name: Individual Medical  
Project Name/Number: CA-2010-08/

Very truly yours,  
Edward J. Dankanich, FSA, MAAA  
Assistant Actuary

## Company and Contact

### Filing Contact Information

Ed Dankanich, DankanichE@aetna.com  
980 Jolly Road 215-775-6414 [Phone]  
Blue Bell, PA 19422

### Filing Company Information

Aetna Life Insurance Company CoCode: 60054 State of Domicile: Connecticut  
151 Farmington Avenue Group Code: 1 Company Type:  
Hartford, CT 06156 Group Name: State ID Number:  
(860) 273-7546 ext. [Phone] FEIN Number: 06-6033492

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aetna Life Insurance Company	\$0.00		

<i>SERFF Tracking Number:</i>	<i>AETN-126630117</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Aetna Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-01397</i>
<i>Company Tracking Number:</i>	<i>CA-2010-08</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>Individual Medical</i>		
<i>Project Name/Number:</i>	<i>CA-2010-08/</i>		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Filing Cover Sheet	
<b>Comments:</b>	Please see the attached filing cover sheet.	
<b>Attachment:</b>	02_Filing Cover Sheet.pdf	

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Actuarial Memorandum	
<b>Comments:</b>	Please see the attached cover letter, filing cover sheet, document submission formset, Actuarial Memorandum, age/gender factors, rating areas, lifetime loss ratio demonstration, and rate tables.	
<b>Attachment:</b>	CA_201010HCR_RateFiling.pdf	

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Document Submission Formset	
<b>Comments:</b>	Please see the attached document submission formset.	
<b>Attachment:</b>	03_CA DSF.pdf	

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	CA Filed Rates 10-1-10	
<b>Comments:</b>	Please see the attached filed rates effective 10-01-10.	
<b>Attachment:</b>	08_CA_201010 Rate Tables - DOI.pdf	

# CALIFORNIA DEPARTMENT OF INSURANCE

**Reset Form**

## FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

<b>TO:</b> State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	<b>FROM: (Official Insurer Name):</b> <b>AETNA LIFE INSURANCE COMPANY</b>  <b>Submitter and Complete Mailing Address:</b>  JAMES J. ZHENG, AETNA LIFE INSURANCE COMPANY, 151 FARMINGTON AVENUE, HARTFORD CT 06156  <b>Submission Date:</b> 7/20/10
---	---

1. IDENTIFYING FORM NUMBER(S): GR-11741-HCRng 01  
 [The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

Generic Description and Definition Citation	<u>Check Below</u>		Generic Description and Definition Citation	<u>Check Below</u>
Health Insurance [Hospital, medical, surgical insurance, expense-incurred or indemnity. §2202(a)(1)]	<input checked="" type="checkbox"/>		Credit Life and Disability [§2202(a)(6)]	
Group and Blanket Life and Non-health Disability [§2202(a)(2)]			Supplemental Life Benefits [§2202(a)(7)]	
Individual Disability, Non-health [§2202(a)(3)]			Variable Life and Annuities [§2202(a)(8)]	
Medicare Supplement [§2202(a)(4)]			Fraternal [Non-health Disability. §2202(a)(9)]	
Long-Term Care [§2202(a)(5)]			Unclassified [§2202(a)(11)]	
* Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):				

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only: <input type="checkbox"/>	Individual Only: <input checked="" type="checkbox"/>	Group and Individual: <input type="checkbox"/>
--------------------------------------	--	--

4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees §2205(c)]

2 to 50 Employees: <input type="checkbox"/>	Over 50 Employees: <input type="checkbox"/>	All Employers: <input type="checkbox"/>
---	---	---

5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents. §2205(d)]

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds §2205(e)]

<u>Document(s)</u>	<u>Document(s)</u>

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [ For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

<u>Document Form Number</u>	<u>Document Class (from Item 2, above)</u>
11826-2 Ed. 4/06	UNCLASSIFIED (DENTAL)

8. Master Policy Form Number and Approval Date:

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

SUBMITTER'S SIGNATURE AND TITLE:



Actuary II



Aetna Inc.  
980 Jolly Road, Mailstop U12S  
Blue Bell, PA 19422

Edward J. Dankanich  
Individual Products Actuarial  
215-775-6414 (phone)  
860-273-9800 (fax)

[DankanichE2@aetna.com](mailto:DankanichE2@aetna.com)

July 20, 2010

California Department of Insurance  
Policy Approval Bureau  
45 Fremont St., 24th floor  
San Francisco, CA 94105

Subject: Aetna Life Insurance Company, NAIC No. 00160054  
Form GR-11741-HCRng 01  
Aetna Tracking CA-2010-08

Dear Sir/Madam:

We enclose, for your Department's filing, a rate filing for the above referenced approved form. The rates for the new Individual Advantage plans will become effective on October 1, 2010.

The purpose of this filing submission is to bring Aetna's group health plans into compliance with the Health Care Insurance Reform (HCR) requirements that will become effective on September 23, 2010, as the result of the Federal Patient Protection and Access to Care Act (PPACP), signed into law on March 23, 2010, and the Health Care and Education Reconciliation Act approved by Congress. The HCR laws include the following changes:

- Pre-existing Conditions - Elimination of the Preexisting Conditions Exclusion for Covered Persons less than 19 years of age.
- Overall Plan Dollar Limits - Elimination of Overall Plan Annual and Lifetime Dollar Limits.
- Dollar Limits on Essential Services - Elimination of [monthly, calendar year, lifetime, per visits and per day] dollar limits on "Essential Services" benefits.
- Prohibition of Rescissions (except for fraud or intentional misrepresentation of material fact).
- Preventive Services - Requires coverage of preventive health services and prohibits the imposition of cost-sharing for specified preventive services.
- Dependents Coverage to Age 26 - Extension of Dependent Coverage for Children up to Age 26, (applies to medical and prescription drug coverage), without dependency requirements such as being a full-time student, unmarried or solely dependent upon the parents for support.
- Appeals Process - Requires establishment of an internal claims appeal process and external review process.
- Emergency Services - Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.
- Access to Pediatricians - If designation of a PCP is required for a child, the child must be permitted to designate a physician who specializes in pediatrics as the child's PCP if the provider is in-network.
- Access to OB/GYN's - Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.

This submission includes the following in duplicate:

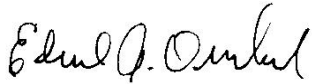
- Document Submission Form
- Actuarial Memorandum and Certification
- Exhibit A – Demographic Factors
- Exhibit B - Rating Area Definitions
- Exhibit C - Demonstration of the Anticipated Lifetime Loss Ratio

- Rate Tables for each of the benefit plans (\*Please note that the rates presented for MC 7500 with Unlimited Primary Care Visits plus Dental – v10012010 contain medical only rates and the dental rider rate would be added in.)

We request a stamped, “filed” copy of this letter. A self-addressed stamped envelope is included for your convenience.

We trust that you will find everything in order, and we look forward to your response. If you have any questions regarding this filing, please do not hesitate to contact me at the address or telephone number shown above.

Very truly yours,

A handwritten signature in black ink, appearing to read "Edward J. Dankanich". The signature is fluid and cursive, with the first name "Edward" being more prominent.

Edward J. Dankanich, FSA, MAAA  
Assistant Actuary



# CALIFORNIA DEPARTMENT OF INSURANCE

**Reset Form**

## FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

<b>TO:</b> State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	<b>FROM: (Official Insurer Name):</b> <b>AETNA LIFE INSURANCE COMPANY</b>  <b>Submitter and Complete Mailing Address:</b>  JAMES J. ZHENG, AETNA LIFE INSURANCE COMPANY, 151 FARMINGTON AVENUE, HARTFORD CT 06156  <b>Submission Date:</b> 7/20/10
---	---

1. IDENTIFYING FORM NUMBER(S): GR-11741-HCRng 01  
 [The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

Generic Description and Definition Citation	<u>Check Below</u>		Generic Description and Definition Citation	<u>Check Below</u>
Health Insurance [Hospital, medical, surgical insurance, expense-incurred or indemnity. §2202(a)(1)]	<input checked="" type="checkbox"/>	or	Credit Life and Disability [§2202(a)(6)]	
Group and Blanket Life and Non-health Disability [§2202(a)(2)]			Supplemental Life Benefits [§2202(a)(7)]	
Individual Disability, Non-health [§2202(a)(3)]			Variable Life and Annuities [§2202(a)(8)]	
Medicare Supplement [§2202(a)(4)]			Fraternal [Non-health Disability. §2202(a)(9)]	
Long-Term Care [§2202(a)(5)]			Unclassified [§2202(a)(11)]	
* Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):				

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only: <input type="checkbox"/>	Individual Only: <input checked="" type="checkbox"/>	Group and Individual: <input type="checkbox"/>
--------------------------------------	--	--

4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees §2205(c)]

2 to 50 Employees: <input type="checkbox"/>	Over 50 Employees: <input type="checkbox"/>	All Employers: <input type="checkbox"/>
---	---	---

5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents. §2205(d)]

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds §2205(e)]

<u>Document(s)</u>	<u>Document(s)</u>

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [ For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

<u>Document Form Number</u>	<u>Document Class (from Item 2, above)</u>
11826-2 Ed. 4/06	UNCLASSIFIED (DENTAL)

8. Master Policy Form Number and Approval Date:

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

SUBMITTER'S SIGNATURE AND TITLE:



Actuary II

# CALIFORNIA DOCUMENT SUBMISSION FORMSET

<b>California Insurer Number: 003-4</b> (NOT NAIC Number)		<b>FOR DEPARTMENT USE ONLY</b>			
<b>Official Insurer Name:</b> AETNA LIFE INSURANCE COMPANY		<b>Our File Number:</b>	<b>Fee Code:</b>		
<b>Submitter and Complete Mailing Address:</b> Ed Dankanich Aetna Inc. 980 Jolly Rd, Mailstop U12S Blue Bell, PA 19422		<b>Reviewer:</b>			
<b>Submission Date:</b>		<b>Dept. Action Date:</b>			
	Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1	GR-11741-HCRng 01	Rates			
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
<b>INSTRUCTIONS:</b> Complete the part of the form to the left of the center vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.  <b>THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.</b>				<b>Total: \$0.00</b>	

# **AETNA LIFE INSURANCE COMPANY**

## **Actuarial Memorandum**

**Filing #CA-2010-08**

### **Individual Policy Form GR-11741-HCRng 01**

(Comprehensive Medical Expense PPO Policy and Limited Medical Expense PPO Policy)

#### Purpose, Scope and Effective Date

The purpose of this filing is to propose changes to our currently filed and deemed approved monthly premium rates for purposes of compliance with Federal Health Care Reform H.R. 3590 – the Patient Protection and Affordable Care Act (HCR), signed into law on March 23, 2010. Specifically, this filing contains the following:

- Approval of adjusted base premium rates for Comprehensive Medical Expense and Limited Medical Expense benefit plans filed with the State of California, reflecting the impact of HCR-mandated benefit changes; and
- Approval of adjusted plan-specific age/gender factors, reflecting the impact of HCR-mandated changes regarding waiver of pre-existing condition limitations and changes to dependent age coverage.

These policies provide comprehensive and limited medical expense benefits and apply a calendar year deductible of:

- \$3,500 (MC 3500 – v10012010) – Comprehensive Plan;
- \$5,000 (MC 5000 - v10012010) – Comprehensive Plan;
- \$5,000 (MC 5000 with Limited Rx - v10012010) – Comprehensive Plan;
- \$7,500 (MC 7500 with Unlimited Primary Care Visits plus dental – v10012010) – Comprehensive Plan;
- \$2,500 (Value 2500 with 5 Office Visits – v10012010) – Comprehensive Plan;
- \$8,000 (Value 8000 with 5 Office Visits – v10012010) – Comprehensive Plan;
- \$3,500 (High Deductible MC 3500 (HSA Compatible) - v10012010) – Comprehensive Plan;
- \$5,500 (High Deductible MC 5500 (HSA Compatible) - v10012010) – Comprehensive Plan;
- \$6,500 (MC 6500 - v10012010) – Comprehensive Plan
- \$3,000 (Preventative and Hospital Care 3000 (HSA Compatible) - v10012010) – Limited Plan;

The above-listed plan designs comply with HCR changes mandated for applicability to new business contracts issued with effective dates of October 1, 2010 and later. These plans will be marketed to new business with an effective date of October 1, 2010 and later.

#### Benefit Plans

There are no plan design changes to existing plans being made in conjunction with this filing. This filing contains the offering of new benefit plans, comparable to those currently offered to residents of the State of California, enhanced to comply with HCR mandates.

As applicable, the following is a list of benefit design changes applied to existing filed and marketed plans in order to develop the new HCR-compliant benefit plans:

- Removal of Lifetime Dollar Maximum;
- Removal of member cost-sharing for Preventive Care services;
- Removal of annual dollar benefit maximum for Preventive Care services;
- Removal of annual dollar benefit maximum for Lab/X-Ray/Complex Imaging services;
- Removal of per-visit dollar maximum and/or annual dollar benefit maximum limits for Physical Therapy/Occupational Therapy/Speech Therapy services;
- Removal of per-day dollar maximum and/or annual dollar benefit maximum limits for Hospice Care services;
- Removal of per-trip dollar maximum and/or annual dollar benefit maximum limits for Ambulance services;
- Removal of per-visit dollar maximum and/or annual dollar benefit maximum limits for Attention Deficit/Hyperactivity Disorder services; and
- Removal of annual dollar benefit maximum limit for Pharmacy benefits.

With respect to the above changes, the expected value of the benefit changes applicable to each currently filed and actively marketed benefit plan is shown in the table contained in the “Premium Rate Development” section.

#### Applicability

These policy forms are intended for new business with original effective dates of October 1, 2010 and later.

#### Demographic Factors

Age/gender slopes have historically varied by plan. For new business effective October 1, 2010 and later, we are proposing an age/gender factor curve which does not vary by plan, and instead applies to all plan designs. The adjusted age/gender factor curve reflects updated expected claim relativities by age and gender based on an analysis of calendar year 2008 and calendar year 2009 national individual experience. Further, in developing the revised age/gender factor curve it was assumed that the distribution of new business membership enrolling in the products reflected within this filing would be consistent with the current distribution of membership within the existing national block of individual guaranteed renewable business, in aggregate. Given this membership distribution, as well as the adjusted age/gender factor curve, the base premium rates/base index rates by plan as described below will be increased by approximately 0.6%, in order for an actuarially equivalent transition.

Further, as per HCR, insurers are prohibited from applying pre-existing medical condition limitations to any individual under the age of 19. Our understanding of this requirement is such that insurers are prohibited from declining coverage to any individual under the age of 19, hence effectively creating a guaranteed issue situation for individuals within this demographic. As such, the final revised age/gender factor curve was adjusted to account for this mandate, which is anticipated to result in an increase in expected claims of approximately 5%, and hence base premium rates/base index rates by plan must be increased to reflect this same level of increase in the expected aggregate premium.

In aggregate, as a result of these revisions to our age/gender factors, the currently filed base premium rates/base index rates must be increased by approximately 5.6%, resulting in a multiplicative age/gender adjustment factor of approximately 1.056.

The updated age/gender factors proposed in this filing are included in Exhibit A.

#### Area Factors

We are not proposing any changes to the geographic areas or rating area factors listed in our previous filing.

Please note that the area factors presented in Exhibit B are derived directly from the rate tables in new business rate filing effective July 1, 2010. For clarity, these area factors are explicitly calculated in the following manner:

- Step 1: Calculate the area factors for each plan design presented in the new business rate filing effective July 1, 2010 (rounded to four decimal places).
- Step 2: Calculate final area factors by averaging each calculated area factor in Step 1 (rounded to four decimal places).

These area factors will be applied directly as area factors and will be used in Step 5 of the Premium Rate Development section. Attached Exhibit B provides a listing of counties within each rating area and rating area factor.

#### Premium Rate Development

We used PPO experience for a medically underwritten Individual Health Product issued in the state of California. In order to price these new plans, we did the following:

- Step 1: Reviewed experience of medically underwritten PPO benefit plans offered in the state of California.
- Step 2: We took the Value 2500 with 5 Office Visits – v7012010 Single Male Age 37 rate effective July 1, 2010 from Rating Area 5. We then divided the Male Age 37 rate by 0.966 to calculate an accurate 1.00 age/gender neutral base rate. This factor is used since the previously filed and approved Single Male Age 37 rate includes an age/gender factor of 0.966.
- Step 3: Applied age/gender adjustment factor of 1.056 due to the revisions of our age/gender factors.
- Step 4: Applied utilization and cost differences for differences in plan design from the base plan rate according to the table below.

<u>New Benefit Plan (reflecting HCR benefit change)</u>	<u>Benefit Relativity Factor</u>
MC 3500 – v10012010	1.3707
MC 5000 – v10012010	1.1968
Value 2500 with 5 Office Visits – v10012010	1.0200
Value 8000 with 5 Office Visits – v10012010	0.6743
High Deductible MC 3500 (HSA Compatible) – v10012010	1.0221
High Deductible MC 5500 (HSA Compatible) - v10012010	0.7885
Preventative and Hospital Care 3000 (HSA Compatible) - v10012010	0.6181
MC 5000 with Limited Rx – v10012010	1.1378
MC 6500 – v10012010	1.1685
MC 7500 with Unlimited Primary Care Visits plus dental – v10012010	1.0360

- Step 5: Applied age/gender and area factors to create rates.
- Step 6: Applied the appropriate Quarterly Trend Factor of 1.035 to create final rate tables.

As previously filed and deemed approved, we have implemented a quarterly rating methodology whereby premium rates quoted to new business only would increase by a quarterly trend factor which was estimated based on the filed and approved annual trend assumption. Hence, monthly premium rates will increase quarterly for purposes of quoting new business contracts. Final new business monthly premium rates by plan for our standard risk classification for a specified effective period of enrollment will be developed by calculating the product of the Monthly Premium Rate, as described above, and the applicable Quarterly Trend Factor. The result of this calculation is rounded to the nearest dollar. For new business quoted with an original effective date of October 1,

2010 through December 31, 2010 the applicable Quarterly Trend Factor is 1.035. Future quarterly trend factors will be applied as previously filed and deemed approved. For clarity, the following table has been provided as a restatement of the currently filed factors.

Effective Date	Factor
07/01/2010 – 09/30/2010	1.000
10/01/2010 – 12/31/2010	1.035
01/01/2011 – 03/31/2011	1.071
04/01/2011 – 06/30/2011	1.109

These monthly premium rates will only apply to new business issued on or after the effective date of this filing.

Note that an individual's rate will be increased on policy anniversary.

#### Lifetime Loss Ratio

The anticipated lifetime loss ratio is 72.7%.

#### Rating for Couple, Parent/Child, and Family Contracts

Premium rates for Couple, Parent/Child, and Family contracts will be determined consistent with the methodology discussed in DOI Filing # - PF-2010-00339 (State Tracking Number CA-2010-02) deemed approved effective March 12, 2010.

In summary, premium rates for Couple, Parent/Child, and Family contracts will be determined by the sum of the individual level rates based on attained age and gender of each member enrolled on the contract.

#### Underwriting and Premium Classes

Policy forms will be subject to medical underwriting. This filing proposes no changes to the general underwriting guidelines or our currently filed premium classifications discussed in our most recent rate filing.

In summary, premiums by plan are based on attained age, gender, and underwriting classification. We will issue policies at eleven different underwriting levels. The lowest underwriting level would represent our standard level.

The lowest underwriting level is our standard level, which is assigned a 0% rate-up. There will be ten additional underwriting levels comprised of rate-up factors ranging from 10% to 100%. Rate-up factors will be assigned in increments of 10% up to a rate-up of 100%. The final rate for the underwritten policy will be determined as the standard rate multiplied by (1 + rate-up-factor).

The underwriting classification will be assigned at the time the policy is issued, and will not be changed by Aetna if a member's health deteriorates after purchasing coverage. However, if the member applies to change their benefits, we will consider the member's medical condition at the time of the change request. If their health status at the time of the request warrants a different underwriting classification, then the member can accept the new coverage at the different underwriting classification or remain in their current coverage at their current underwriting classification.

We have developed underwriting guidelines, which determine which underwriting classification to place prospective members. These underwriting guidelines are based on the anticipated additional cost that would be attributable to the member's known medical conditions. These additional costs are based upon the judgment of medical personnel of the likelihood and frequency of necessary treatment for the known medical conditions as well as the cost of that treatment.

#### Effective Date

These changes will be effective on October 1, 2010.





## **Actuarial Certification**

### **Aetna Life Insurance Company**

I, James Zheng, am a Fellow of the Society of Actuaries, a member of the American Academy of Actuaries and am qualified in the area of health insurance. I certify that, to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the State of California and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Plan Entities," as adopted by the Actuarial Standards Board, December, 2005, which standard is hereby adopted and incorporated by reference, and that the benefits provided are reasonable in relation to the proposed premiums.



---

James Zheng, FSA, MAAA

July 20, 2010

Date: \_\_\_\_\_

Telephone No.: (860) 273-0366

AETNA LIFE INSURANCE COMPANY  
Policy Form GR-11741-HCRng 01  
Aetna Tracking CA-2010-08  
Exhibit A - Age/Gender Factors

All Plan Designs		
Age	Male	Female
0	2.8785	2.8785
1	1.2998	1.2998
2	0.8479	0.8479
3	0.7872	0.7872
4	0.7246	0.7246
5	0.6720	0.6720
6	0.6302	0.6302
7	0.6007	0.6007
8	0.5850	0.5850
9	0.5840	0.5840
10	0.5977	0.5977
11	0.6247	0.6247
12	0.6621	0.6621
13	0.6707	0.7043
14	0.7168	0.7535
15	0.7634	0.8058
16	0.8061	0.8611
17	0.8410	0.9189
18	0.8622	0.9436
19	0.8729	0.9686
20	0.8435	0.9545
21	0.8087	0.9382
22	0.7552	0.8998
23	0.7549	0.9248
24	0.7622	0.9562
25	0.7789	0.9939
26	0.8042	1.0359
27	0.8357	1.0790
28	0.8694	1.1200
29	0.9011	1.1564
30	0.9277	1.1867
31	0.9476	1.2106
32	0.9606	1.2292
33	0.9681	1.2442
34	0.9724	1.2584
35	0.9771	1.2747
36	0.9853	1.2961
37	1.0000	1.3240
38	1.0224	1.3583
39	1.0526	1.3975
40	1.0895	1.4389
41	1.1315	1.4804
42	1.1768	1.5207
43	1.2241	1.5599
44	1.2730	1.5989
45	1.3234	1.6386
46	1.3749	1.6802
47	1.4270	1.7237
48	1.4794	1.7680
49	1.5333	1.8112
50	1.5909	1.8511
51	1.6551	1.8864
52	1.7287	1.9176
53	1.8143	1.9477
54	1.9140	1.9812
55	2.0295	2.0224
56	2.1481	2.0722
57	2.2678	2.1310
58	2.3884	2.1978
59	2.5096	2.2701
60	2.6310	2.3447
61	2.8534	2.4292
62	3.0979	2.5117
63	3.3641	2.5907
64	3.6521	2.6660
65+	3.9648	2.7435

**Aetna Life Insurance Company  
Form GR-11741-HCRng 01  
Aetna Tracking CA-2010-08**

**Exhibit B  
Counties by Rating Area**

<u>Rating Area Grouping</u>	<u>Counties Included</u>	<u>Area Factor</u>
1	San Diego	0.8633
2	Orange (926-928)	0.8633
3	Los Angeles (905-908,917)	0.7485
4	Los Angeles (910-916, 918, 935), Imperial, Riverside, San Bernardino, Ventura (913)	0.9112
5	Los Angeles (900-904, all other not in Area 3 or 4)	1.0000
6	Alameda, Contra Costa, Marin, Monterey, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz	1.0730
7	Alpine, Calaveras, Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, San Joaquin, San Luis Obispo, Santa Barbara, Stanislaus, Tulare, Tuolumne, Ventura (excluding 913)	0.8391
8	Amador, El Dorado, Napa, Placer, Sacramento, Solano, Sonoma, Yolo	1.0480
9	Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Yuba	0.8948

**AETNA LIFE INSURANCE COMPANY**  
**Policy Form GR-11741-HCRng 01**  
**Aetna Tracking CA-2010-08**  
**Exhibit C**

**Demonstration of Anticipated Lifetime Loss Ratio**

Assumptions			
Duration	Lapse	Selection	Discount Factor
1		0.67	0.9759
2	43%	0.85	0.9294
3	37%	0.90	0.8852
4	30%	0.99	0.8430
5	26%	1.00	0.8029
6	26%	1.03	0.7646
7	26%	1.14	0.7282
8	26%	1.15	0.6936
9	26%	1.15	0.6605
10	26%	1.15	0.6291

Estimated Loss Ratio by Contract Duration			
Contract Duration	Premium	Incurred Claims	Loss Ratio
1	1,000	568	57%
2	658	466	71%
3	478	354	74%
4	382	305	80%
5	324	257	79%
6	275	221	80%
7	233	203	87%
8	198	170	86%
9	168	142	85%
10	142	118	83%

	Premium	Incurred Claims	Anticipated Lifetime Loss Ratio
With Discount	3,858	2,805	72.7%
Without Discount	3,311	2,367	71.5%

Assumptions  
Annual sales of \$1,000 premium  
Base claim trend 12.80%  
Future premium increase 14.80%  
New business MBR estimate 57%  
Interest Rate 5%

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 1  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$494	\$494	0	\$431	\$431	0	\$373	\$373
1	\$223	\$223	1	\$195	\$195	1	\$169	\$169
2	\$145	\$145	2	\$127	\$127	2	\$110	\$110
3	\$135	\$135	3	\$118	\$118	3	\$102	\$102
4	\$124	\$124	4	\$109	\$109	4	\$94	\$94
5	\$115	\$115	5	\$100	\$100	5	\$87	\$87
6	\$108	\$108	6	\$94	\$94	6	\$82	\$82
7	\$102	\$102	7	\$90	\$90	7	\$78	\$78
8	\$100	\$100	8	\$88	\$88	8	\$76	\$76
9	\$100	\$100	9	\$87	\$87	9	\$76	\$76
10	\$102	\$102	10	\$89	\$89	10	\$78	\$78
11	\$107	\$107	11	\$93	\$93	11	\$81	\$81
12	\$114	\$114	12	\$99	\$99	12	\$86	\$86
13	\$115	\$121	13	\$100	\$106	13	\$87	\$91
14	\$123	\$129	14	\$108	\$113	14	\$93	\$97
15	\$130	\$138	15	\$114	\$121	15	\$99	\$105
16	\$138	\$148	16	\$121	\$128	16	\$105	\$112
17	\$144	\$157	17	\$126	\$138	17	\$109	\$119
18	\$148	\$161	18	\$129	\$141	18	\$112	\$122
19	\$150	\$166	19	\$130	\$145	19	\$113	\$125
20	\$145	\$164	20	\$126	\$143	20	\$110	\$123
21	\$139	\$160	21	\$121	\$141	21	\$105	\$121
22	\$129	\$154	22	\$113	\$135	22	\$98	\$117
23	\$129	\$158	23	\$113	\$139	23	\$97	\$120
24	\$130	\$164	24	\$114	\$143	24	\$98	\$124
25	\$134	\$171	25	\$117	\$149	25	\$100	\$128
26	\$138	\$178	26	\$120	\$155	26	\$105	\$135
27	\$143	\$185	27	\$125	\$161	27	\$109	\$140
28	\$149	\$191	28	\$130	\$168	28	\$113	\$145
29	\$154	\$198	29	\$135	\$173	29	\$117	\$150
30	\$159	\$203	30	\$139	\$178	30	\$120	\$154
31	\$162	\$207	31	\$142	\$181	31	\$123	\$157
32	\$165	\$211	32	\$144	\$184	32	\$124	\$159
33	\$166	\$213	33	\$145	\$186	33	\$125	\$161
34	\$167	\$215	34	\$146	\$188	34	\$126	\$162
35	\$168	\$218	35	\$146	\$190	35	\$126	\$166
36	\$169	\$223	36	\$147	\$194	36	\$127	\$168
37	\$172	\$227	37	\$150	\$198	37	\$129	\$172
38	\$175	\$233	38	\$153	\$203	38	\$132	\$176
39	\$180	\$239	39	\$157	\$209	39	\$137	\$181
40	\$186	\$246	40	\$164	\$215	40	\$141	\$186
41	\$194	\$254	41	\$170	\$221	41	\$147	\$191
42	\$202	\$261	42	\$176	\$228	42	\$152	\$197
43	\$210	\$267	43	\$183	\$234	43	\$158	\$202
44	\$218	\$274	44	\$190	\$239	44	\$165	\$207
45	\$227	\$280	45	\$198	\$245	45	\$172	\$212
46	\$236	\$288	46	\$206	\$252	46	\$178	\$217
47	\$244	\$295	47	\$213	\$258	47	\$185	\$224
48	\$254	\$303	48	\$221	\$265	48	\$191	\$229
49	\$263	\$311	49	\$230	\$271	49	\$199	\$235
50	\$272	\$318	50	\$238	\$277	50	\$206	\$240
51	\$284	\$323	51	\$247	\$283	51	\$214	\$244
52	\$296	\$329	52	\$259	\$287	52	\$224	\$248
53	\$311	\$334	53	\$271	\$292	53	\$235	\$253
54	\$328	\$339	54	\$287	\$296	54	\$248	\$257
55	\$348	\$347	55	\$303	\$302	55	\$263	\$262
56	\$368	\$355	56	\$322	\$311	56	\$278	\$268
57	\$389	\$365	57	\$339	\$319	57	\$294	\$276
58	\$409	\$377	58	\$357	\$329	58	\$309	\$285
59	\$431	\$389	59	\$376	\$339	59	\$325	\$294
60	\$451	\$402	60	\$393	\$351	60	\$341	\$303
61	\$489	\$416	61	\$427	\$363	61	\$369	\$315
62	\$531	\$431	62	\$464	\$376	62	\$402	\$325
63	\$576	\$444	63	\$503	\$388	63	\$436	\$335
64	\$626	\$456	64	\$546	\$398	64	\$473	\$346
65+	\$679	\$470	65+	\$593	\$411	65+	\$513	\$355

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 1  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$367	\$367	0	\$284	\$284	0	\$410	\$410
1	\$166	\$166	1	\$128	\$128	1	\$185	\$185
2	\$109	\$109	2	\$84	\$84	2	\$121	\$121
3	\$100	\$100	3	\$78	\$78	3	\$112	\$112
4	\$92	\$92	4	\$71	\$71	4	\$104	\$104
5	\$86	\$86	5	\$66	\$66	5	\$95	\$95
6	\$81	\$81	6	\$62	\$62	6	\$90	\$90
7	\$77	\$77	7	\$59	\$59	7	\$86	\$86
8	\$75	\$75	8	\$58	\$58	8	\$83	\$83
9	\$75	\$75	9	\$58	\$58	9	\$83	\$83
10	\$77	\$77	10	\$59	\$59	10	\$85	\$85
11	\$80	\$80	11	\$62	\$62	11	\$89	\$89
12	\$85	\$85	12	\$65	\$65	12	\$94	\$94
13	\$86	\$90	13	\$66	\$69	13	\$95	\$100
14	\$92	\$96	14	\$70	\$75	14	\$102	\$108
15	\$97	\$102	15	\$76	\$80	15	\$109	\$115
16	\$104	\$110	16	\$80	\$85	16	\$115	\$122
17	\$108	\$117	17	\$83	\$91	17	\$120	\$130
18	\$110	\$121	18	\$85	\$93	18	\$123	\$135
19	\$112	\$124	19	\$86	\$95	19	\$124	\$138
20	\$108	\$122	20	\$83	\$94	20	\$120	\$136
21	\$104	\$120	21	\$80	\$92	21	\$115	\$134
22	\$96	\$115	22	\$75	\$89	22	\$108	\$128
23	\$96	\$118	23	\$75	\$91	23	\$108	\$131
24	\$97	\$122	24	\$76	\$94	24	\$109	\$136
25	\$99	\$127	25	\$77	\$98	25	\$111	\$142
26	\$102	\$132	26	\$80	\$102	26	\$115	\$147
27	\$107	\$138	27	\$83	\$107	27	\$119	\$153
28	\$111	\$143	28	\$86	\$111	28	\$123	\$159
29	\$115	\$148	29	\$89	\$114	29	\$128	\$165
30	\$119	\$152	30	\$91	\$117	30	\$132	\$169
31	\$121	\$154	31	\$93	\$119	31	\$135	\$172
32	\$123	\$157	32	\$94	\$121	32	\$137	\$175
33	\$124	\$159	33	\$95	\$123	33	\$138	\$177
34	\$124	\$160	34	\$96	\$124	34	\$139	\$179
35	\$125	\$162	35	\$96	\$125	35	\$139	\$181
36	\$126	\$166	36	\$97	\$127	36	\$140	\$184
37	\$127	\$169	37	\$98	\$130	37	\$142	\$188
38	\$130	\$174	38	\$100	\$134	38	\$146	\$194
39	\$135	\$179	39	\$104	\$138	39	\$150	\$199
40	\$140	\$184	40	\$108	\$142	40	\$155	\$205
41	\$145	\$189	41	\$112	\$146	41	\$161	\$210
42	\$150	\$195	42	\$116	\$150	42	\$168	\$216
43	\$156	\$200	43	\$121	\$154	43	\$174	\$221
44	\$162	\$204	44	\$125	\$157	44	\$181	\$228
45	\$169	\$209	45	\$130	\$161	45	\$188	\$233
46	\$176	\$214	46	\$136	\$166	46	\$196	\$239
47	\$182	\$220	47	\$141	\$170	47	\$203	\$245
48	\$189	\$226	48	\$146	\$174	48	\$210	\$252
49	\$196	\$232	49	\$151	\$179	49	\$218	\$258
50	\$203	\$237	50	\$157	\$182	50	\$227	\$263
51	\$211	\$241	51	\$164	\$186	51	\$235	\$268
52	\$220	\$245	52	\$171	\$189	52	\$246	\$273
53	\$232	\$248	53	\$179	\$193	53	\$258	\$277
54	\$244	\$254	54	\$188	\$196	54	\$272	\$282
55	\$260	\$259	55	\$200	\$200	55	\$289	\$288
56	\$274	\$265	56	\$212	\$204	56	\$305	\$295
57	\$290	\$272	57	\$224	\$210	57	\$323	\$303
58	\$305	\$280	58	\$235	\$216	58	\$339	\$313
59	\$321	\$290	59	\$247	\$224	59	\$357	\$323
60	\$336	\$299	60	\$260	\$231	60	\$375	\$333
61	\$364	\$311	61	\$282	\$239	61	\$406	\$346
62	\$395	\$321	62	\$305	\$247	62	\$441	\$357
63	\$430	\$331	63	\$331	\$256	63	\$478	\$368
64	\$467	\$341	64	\$360	\$263	64	\$520	\$379
65+	\$507	\$351	65+	\$391	\$270	65+	\$564	\$390

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 1  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$223	\$223	0	\$367	\$367	0	\$242	\$242
1	\$100	\$100	1	\$166	\$166	1	\$110	\$110
2	\$65	\$65	2	\$108	\$108	2	\$71	\$71
3	\$61	\$61	3	\$100	\$100	3	\$66	\$66
4	\$56	\$56	4	\$92	\$92	4	\$61	\$61
5	\$52	\$52	5	\$86	\$86	5	\$57	\$57
6	\$49	\$49	6	\$81	\$81	6	\$53	\$53
7	\$47	\$47	7	\$77	\$77	7	\$51	\$51
8	\$46	\$46	8	\$75	\$75	8	\$50	\$50
9	\$46	\$46	9	\$75	\$75	9	\$50	\$50
10	\$47	\$47	10	\$77	\$77	10	\$51	\$51
11	\$49	\$49	11	\$80	\$80	11	\$53	\$53
12	\$51	\$51	12	\$85	\$85	12	\$56	\$56
13	\$52	\$55	13	\$86	\$90	13	\$57	\$59
14	\$56	\$58	14	\$91	\$96	14	\$60	\$63
15	\$59	\$62	15	\$97	\$102	15	\$64	\$68
16	\$62	\$66	16	\$102	\$110	16	\$68	\$72
17	\$65	\$71	17	\$108	\$117	17	\$71	\$78
18	\$66	\$72	18	\$110	\$120	18	\$72	\$80
19	\$67	\$75	19	\$112	\$123	19	\$73	\$82
20	\$65	\$73	20	\$108	\$122	20	\$71	\$81
21	\$62	\$72	21	\$104	\$120	21	\$68	\$79
22	\$58	\$69	22	\$96	\$115	22	\$64	\$76
23	\$58	\$71	23	\$96	\$118	23	\$63	\$78
24	\$59	\$73	24	\$97	\$122	24	\$64	\$81
25	\$60	\$77	25	\$99	\$126	25	\$65	\$84
26	\$62	\$80	26	\$102	\$132	26	\$68	\$87
27	\$64	\$84	27	\$107	\$138	27	\$70	\$91
28	\$67	\$87	28	\$111	\$143	28	\$73	\$94
29	\$69	\$89	29	\$115	\$147	29	\$76	\$97
30	\$71	\$92	30	\$118	\$151	30	\$79	\$100
31	\$73	\$93	31	\$121	\$154	31	\$80	\$102
32	\$75	\$95	32	\$122	\$156	32	\$81	\$104
33	\$75	\$96	33	\$123	\$158	33	\$82	\$105
34	\$76	\$97	34	\$124	\$160	34	\$82	\$106
35	\$76	\$98	35	\$124	\$162	35	\$83	\$108
36	\$77	\$100	36	\$125	\$166	36	\$83	\$110
37	\$78	\$102	37	\$127	\$169	37	\$84	\$112
38	\$79	\$105	38	\$130	\$173	38	\$86	\$115
39	\$82	\$108	39	\$135	\$178	39	\$89	\$118
40	\$84	\$111	40	\$139	\$183	40	\$92	\$121
41	\$87	\$115	41	\$144	\$188	41	\$95	\$125
42	\$91	\$118	42	\$150	\$194	42	\$99	\$128
43	\$94	\$120	43	\$156	\$199	43	\$104	\$131
44	\$98	\$123	44	\$162	\$204	44	\$108	\$135
45	\$102	\$126	45	\$169	\$209	45	\$112	\$138
46	\$107	\$129	46	\$175	\$214	46	\$116	\$142
47	\$111	\$134	47	\$182	\$219	47	\$120	\$145
48	\$114	\$137	48	\$188	\$226	48	\$125	\$149
49	\$118	\$140	49	\$196	\$231	49	\$129	\$153
50	\$123	\$143	50	\$203	\$236	50	\$135	\$156
51	\$128	\$146	51	\$211	\$240	51	\$140	\$159
52	\$134	\$148	52	\$220	\$244	52	\$146	\$161
53	\$140	\$150	53	\$232	\$248	53	\$153	\$165
54	\$148	\$153	54	\$244	\$253	54	\$161	\$167
55	\$157	\$156	55	\$259	\$258	55	\$171	\$171
56	\$166	\$160	56	\$274	\$264	56	\$181	\$175
57	\$175	\$165	57	\$289	\$272	57	\$191	\$180
58	\$184	\$170	58	\$304	\$280	58	\$202	\$185
59	\$194	\$176	59	\$320	\$290	59	\$211	\$191
60	\$203	\$181	60	\$335	\$299	60	\$221	\$198
61	\$220	\$187	61	\$364	\$309	61	\$240	\$205
62	\$239	\$195	62	\$395	\$320	62	\$261	\$212
63	\$260	\$200	63	\$430	\$330	63	\$284	\$218
64	\$283	\$206	64	\$466	\$341	64	\$307	\$225
65+	\$306	\$212	65+	\$506	\$350	65+	\$334	\$231

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010  
Area 1  
CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$420	\$420
1	\$189	\$189
2	\$124	\$124
3	\$115	\$115
4	\$106	\$106
5	\$98	\$98
6	\$92	\$92
7	\$88	\$88
8	\$86	\$86
9	\$85	\$85
10	\$87	\$87
11	\$91	\$91
12	\$96	\$96
13	\$98	\$102
14	\$105	\$110
15	\$112	\$118
16	\$118	\$126
17	\$123	\$135
18	\$126	\$138
19	\$127	\$142
20	\$123	\$140
21	\$118	\$137
22	\$111	\$131
23	\$111	\$136
24	\$112	\$140
25	\$114	\$145
26	\$118	\$151
27	\$122	\$157
28	\$127	\$164
29	\$131	\$169
30	\$136	\$174
31	\$139	\$177
32	\$141	\$180
33	\$142	\$182
34	\$142	\$184
35	\$143	\$186
36	\$144	\$189
37	\$146	\$194
38	\$149	\$199
39	\$154	\$204
40	\$159	\$210
41	\$166	\$216
42	\$172	\$223
43	\$179	\$228
44	\$186	\$234
45	\$194	\$239
46	\$201	\$245
47	\$208	\$252
48	\$216	\$259
49	\$224	\$265
50	\$233	\$270
51	\$242	\$275
52	\$253	\$280
53	\$265	\$285
54	\$279	\$290
55	\$296	\$295
56	\$314	\$303
57	\$331	\$312
58	\$349	\$321
59	\$366	\$331
60	\$384	\$343
61	\$417	\$355
62	\$452	\$367
63	\$492	\$379
64	\$534	\$389
65+	\$580	\$401



**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 2  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$494	\$494	0	\$431	\$431	0	\$373	\$373
1	\$223	\$223	1	\$195	\$195	1	\$169	\$169
2	\$145	\$145	2	\$127	\$127	2	\$110	\$110
3	\$135	\$135	3	\$118	\$118	3	\$102	\$102
4	\$124	\$124	4	\$109	\$109	4	\$94	\$94
5	\$115	\$115	5	\$100	\$100	5	\$87	\$87
6	\$108	\$108	6	\$94	\$94	6	\$82	\$82
7	\$102	\$102	7	\$90	\$90	7	\$78	\$78
8	\$100	\$100	8	\$88	\$88	8	\$76	\$76
9	\$100	\$100	9	\$87	\$87	9	\$76	\$76
10	\$102	\$102	10	\$89	\$89	10	\$78	\$78
11	\$107	\$107	11	\$93	\$93	11	\$81	\$81
12	\$114	\$114	12	\$99	\$99	12	\$86	\$86
13	\$115	\$121	13	\$100	\$106	13	\$87	\$91
14	\$123	\$129	14	\$108	\$113	14	\$93	\$97
15	\$130	\$138	15	\$114	\$121	15	\$99	\$105
16	\$138	\$148	16	\$121	\$128	16	\$105	\$112
17	\$144	\$157	17	\$126	\$138	17	\$109	\$119
18	\$148	\$161	18	\$129	\$141	18	\$112	\$122
19	\$150	\$166	19	\$130	\$145	19	\$113	\$125
20	\$145	\$164	20	\$126	\$143	20	\$110	\$123
21	\$139	\$160	21	\$121	\$141	21	\$105	\$121
22	\$129	\$154	22	\$113	\$135	22	\$98	\$117
23	\$129	\$158	23	\$113	\$139	23	\$97	\$120
24	\$130	\$164	24	\$114	\$143	24	\$98	\$124
25	\$134	\$171	25	\$117	\$149	25	\$100	\$128
26	\$138	\$178	26	\$120	\$155	26	\$105	\$135
27	\$143	\$185	27	\$125	\$161	27	\$109	\$140
28	\$149	\$191	28	\$130	\$168	28	\$113	\$145
29	\$154	\$198	29	\$135	\$173	29	\$117	\$150
30	\$159	\$203	30	\$139	\$178	30	\$120	\$154
31	\$162	\$207	31	\$142	\$181	31	\$123	\$157
32	\$165	\$211	32	\$144	\$184	32	\$124	\$159
33	\$166	\$213	33	\$145	\$186	33	\$125	\$161
34	\$167	\$215	34	\$146	\$188	34	\$126	\$162
35	\$168	\$218	35	\$146	\$190	35	\$126	\$166
36	\$169	\$223	36	\$147	\$194	36	\$127	\$168
37	\$172	\$227	37	\$150	\$198	37	\$129	\$172
38	\$175	\$233	38	\$153	\$203	38	\$132	\$176
39	\$180	\$239	39	\$157	\$209	39	\$137	\$181
40	\$186	\$246	40	\$164	\$215	40	\$141	\$186
41	\$194	\$254	41	\$170	\$221	41	\$147	\$191
42	\$202	\$261	42	\$176	\$228	42	\$152	\$197
43	\$210	\$267	43	\$183	\$234	43	\$158	\$202
44	\$218	\$274	44	\$190	\$239	44	\$165	\$207
45	\$227	\$280	45	\$198	\$245	45	\$172	\$212
46	\$236	\$288	46	\$206	\$252	46	\$178	\$217
47	\$244	\$295	47	\$213	\$258	47	\$185	\$224
48	\$254	\$303	48	\$221	\$265	48	\$191	\$229
49	\$263	\$311	49	\$230	\$271	49	\$199	\$235
50	\$272	\$318	50	\$238	\$277	50	\$206	\$240
51	\$284	\$323	51	\$247	\$283	51	\$214	\$244
52	\$296	\$329	52	\$259	\$287	52	\$224	\$248
53	\$311	\$334	53	\$271	\$292	53	\$235	\$253
54	\$328	\$339	54	\$287	\$296	54	\$248	\$257
55	\$348	\$347	55	\$303	\$302	55	\$263	\$262
56	\$368	\$355	56	\$322	\$311	56	\$278	\$268
57	\$389	\$365	57	\$339	\$319	57	\$294	\$276
58	\$409	\$377	58	\$357	\$329	58	\$309	\$285
59	\$431	\$389	59	\$376	\$339	59	\$325	\$294
60	\$451	\$402	60	\$393	\$351	60	\$341	\$303
61	\$489	\$416	61	\$427	\$363	61	\$369	\$315
62	\$531	\$431	62	\$464	\$376	62	\$402	\$325
63	\$576	\$444	63	\$503	\$388	63	\$436	\$335
64	\$626	\$456	64	\$546	\$398	64	\$473	\$346
65+	\$679	\$470	65+	\$593	\$411	65+	\$513	\$355

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 2  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$367	\$367	0	\$284	\$284	0	\$410	\$410
1	\$166	\$166	1	\$128	\$128	1	\$185	\$185
2	\$109	\$109	2	\$84	\$84	2	\$121	\$121
3	\$100	\$100	3	\$78	\$78	3	\$112	\$112
4	\$92	\$92	4	\$71	\$71	4	\$104	\$104
5	\$86	\$86	5	\$66	\$66	5	\$95	\$95
6	\$81	\$81	6	\$62	\$62	6	\$90	\$90
7	\$77	\$77	7	\$59	\$59	7	\$86	\$86
8	\$75	\$75	8	\$58	\$58	8	\$83	\$83
9	\$75	\$75	9	\$58	\$58	9	\$83	\$83
10	\$77	\$77	10	\$59	\$59	10	\$85	\$85
11	\$80	\$80	11	\$62	\$62	11	\$89	\$89
12	\$85	\$85	12	\$65	\$65	12	\$94	\$94
13	\$86	\$90	13	\$66	\$69	13	\$95	\$100
14	\$92	\$96	14	\$70	\$75	14	\$102	\$108
15	\$97	\$102	15	\$76	\$80	15	\$109	\$115
16	\$104	\$110	16	\$80	\$85	16	\$115	\$122
17	\$108	\$117	17	\$83	\$91	17	\$120	\$130
18	\$110	\$121	18	\$85	\$93	18	\$123	\$135
19	\$112	\$124	19	\$86	\$95	19	\$124	\$138
20	\$108	\$122	20	\$83	\$94	20	\$120	\$136
21	\$104	\$120	21	\$80	\$92	21	\$115	\$134
22	\$96	\$115	22	\$75	\$89	22	\$108	\$128
23	\$96	\$118	23	\$75	\$91	23	\$108	\$131
24	\$97	\$122	24	\$76	\$94	24	\$109	\$136
25	\$99	\$127	25	\$77	\$98	25	\$111	\$142
26	\$102	\$132	26	\$80	\$102	26	\$115	\$147
27	\$107	\$138	27	\$83	\$107	27	\$119	\$153
28	\$111	\$143	28	\$86	\$111	28	\$123	\$159
29	\$115	\$148	29	\$89	\$114	29	\$128	\$165
30	\$119	\$152	30	\$91	\$117	30	\$132	\$169
31	\$121	\$154	31	\$93	\$119	31	\$135	\$172
32	\$123	\$157	32	\$94	\$121	32	\$137	\$175
33	\$124	\$159	33	\$95	\$123	33	\$138	\$177
34	\$124	\$160	34	\$96	\$124	34	\$139	\$179
35	\$125	\$162	35	\$96	\$125	35	\$139	\$181
36	\$126	\$166	36	\$97	\$127	36	\$140	\$184
37	\$127	\$169	37	\$98	\$130	37	\$142	\$188
38	\$130	\$174	38	\$100	\$134	38	\$146	\$194
39	\$135	\$179	39	\$104	\$138	39	\$150	\$199
40	\$140	\$184	40	\$108	\$142	40	\$155	\$205
41	\$145	\$189	41	\$112	\$146	41	\$161	\$210
42	\$150	\$195	42	\$116	\$150	42	\$168	\$216
43	\$156	\$200	43	\$121	\$154	43	\$174	\$221
44	\$162	\$204	44	\$125	\$157	44	\$181	\$228
45	\$169	\$209	45	\$130	\$161	45	\$188	\$233
46	\$176	\$214	46	\$136	\$166	46	\$196	\$239
47	\$182	\$220	47	\$141	\$170	47	\$203	\$245
48	\$189	\$226	48	\$146	\$174	48	\$210	\$252
49	\$196	\$232	49	\$151	\$179	49	\$218	\$258
50	\$203	\$237	50	\$157	\$182	50	\$227	\$263
51	\$211	\$241	51	\$164	\$186	51	\$235	\$268
52	\$220	\$245	52	\$171	\$189	52	\$246	\$273
53	\$232	\$248	53	\$179	\$193	53	\$258	\$277
54	\$244	\$254	54	\$188	\$196	54	\$272	\$282
55	\$260	\$259	55	\$200	\$200	55	\$289	\$288
56	\$274	\$265	56	\$212	\$204	56	\$305	\$295
57	\$290	\$272	57	\$224	\$210	57	\$323	\$303
58	\$305	\$280	58	\$235	\$216	58	\$339	\$313
59	\$321	\$290	59	\$247	\$224	59	\$357	\$323
60	\$336	\$299	60	\$260	\$231	60	\$375	\$333
61	\$364	\$311	61	\$282	\$239	61	\$406	\$346
62	\$395	\$321	62	\$305	\$247	62	\$441	\$357
63	\$430	\$331	63	\$331	\$256	63	\$478	\$368
64	\$467	\$341	64	\$360	\$263	64	\$520	\$379
65+	\$507	\$351	65+	\$391	\$270	65+	\$564	\$390

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 2  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$223	\$223	0	\$367	\$367	0	\$242	\$242
1	\$100	\$100	1	\$166	\$166	1	\$110	\$110
2	\$65	\$65	2	\$108	\$108	2	\$71	\$71
3	\$61	\$61	3	\$100	\$100	3	\$66	\$66
4	\$56	\$56	4	\$92	\$92	4	\$61	\$61
5	\$52	\$52	5	\$86	\$86	5	\$57	\$57
6	\$49	\$49	6	\$81	\$81	6	\$53	\$53
7	\$47	\$47	7	\$77	\$77	7	\$51	\$51
8	\$46	\$46	8	\$75	\$75	8	\$50	\$50
9	\$46	\$46	9	\$75	\$75	9	\$50	\$50
10	\$47	\$47	10	\$77	\$77	10	\$51	\$51
11	\$49	\$49	11	\$80	\$80	11	\$53	\$53
12	\$51	\$51	12	\$85	\$85	12	\$56	\$56
13	\$52	\$55	13	\$86	\$90	13	\$57	\$59
14	\$56	\$58	14	\$91	\$96	14	\$60	\$63
15	\$59	\$62	15	\$97	\$102	15	\$64	\$68
16	\$62	\$66	16	\$102	\$110	16	\$68	\$72
17	\$65	\$71	17	\$108	\$117	17	\$71	\$78
18	\$66	\$72	18	\$110	\$120	18	\$72	\$80
19	\$67	\$75	19	\$112	\$123	19	\$73	\$82
20	\$65	\$73	20	\$108	\$122	20	\$71	\$81
21	\$62	\$72	21	\$104	\$120	21	\$68	\$79
22	\$58	\$69	22	\$96	\$115	22	\$64	\$76
23	\$58	\$71	23	\$96	\$118	23	\$63	\$78
24	\$59	\$73	24	\$97	\$122	24	\$64	\$81
25	\$60	\$77	25	\$99	\$126	25	\$65	\$84
26	\$62	\$80	26	\$102	\$132	26	\$68	\$87
27	\$64	\$84	27	\$107	\$138	27	\$70	\$91
28	\$67	\$87	28	\$111	\$143	28	\$73	\$94
29	\$69	\$89	29	\$115	\$147	29	\$76	\$97
30	\$71	\$92	30	\$118	\$151	30	\$79	\$100
31	\$73	\$93	31	\$121	\$154	31	\$80	\$102
32	\$75	\$95	32	\$122	\$156	32	\$81	\$104
33	\$75	\$96	33	\$123	\$158	33	\$82	\$105
34	\$76	\$97	34	\$124	\$160	34	\$82	\$106
35	\$76	\$98	35	\$124	\$162	35	\$83	\$108
36	\$77	\$100	36	\$125	\$166	36	\$83	\$110
37	\$78	\$102	37	\$127	\$169	37	\$84	\$112
38	\$79	\$105	38	\$130	\$173	38	\$86	\$115
39	\$82	\$108	39	\$135	\$178	39	\$89	\$118
40	\$84	\$111	40	\$139	\$183	40	\$92	\$121
41	\$87	\$115	41	\$144	\$188	41	\$95	\$125
42	\$91	\$118	42	\$150	\$194	42	\$99	\$128
43	\$94	\$120	43	\$156	\$199	43	\$104	\$131
44	\$98	\$123	44	\$162	\$204	44	\$108	\$135
45	\$102	\$126	45	\$169	\$209	45	\$112	\$138
46	\$107	\$129	46	\$175	\$214	46	\$116	\$142
47	\$111	\$134	47	\$182	\$219	47	\$120	\$145
48	\$114	\$137	48	\$188	\$226	48	\$125	\$149
49	\$118	\$140	49	\$196	\$231	49	\$129	\$153
50	\$123	\$143	50	\$203	\$236	50	\$135	\$156
51	\$128	\$146	51	\$211	\$240	51	\$140	\$159
52	\$134	\$148	52	\$220	\$244	52	\$146	\$161
53	\$140	\$150	53	\$232	\$248	53	\$153	\$165
54	\$148	\$153	54	\$244	\$253	54	\$161	\$167
55	\$157	\$156	55	\$259	\$258	55	\$171	\$171
56	\$166	\$160	56	\$274	\$264	56	\$181	\$175
57	\$175	\$165	57	\$289	\$272	57	\$191	\$180
58	\$184	\$170	58	\$304	\$280	58	\$202	\$185
59	\$194	\$176	59	\$320	\$290	59	\$211	\$191
60	\$203	\$181	60	\$335	\$299	60	\$221	\$198
61	\$220	\$187	61	\$364	\$309	61	\$240	\$205
62	\$239	\$195	62	\$395	\$320	62	\$261	\$212
63	\$260	\$200	63	\$430	\$330	63	\$284	\$218
64	\$283	\$206	64	\$466	\$341	64	\$307	\$225
65+	\$306	\$212	65+	\$506	\$350	65+	\$334	\$231

**PROPOSED MONTHLY PPO RATES**

State: California  
Effective 10/01/2010  
Area 2  
CP Base Rates

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$420	\$420
1	\$189	\$189
2	\$124	\$124
3	\$115	\$115
4	\$106	\$106
5	\$98	\$98
6	\$92	\$92
7	\$88	\$88
8	\$86	\$86
9	\$85	\$85
10	\$87	\$87
11	\$91	\$91
12	\$96	\$96
13	\$98	\$102
14	\$105	\$110
15	\$112	\$118
16	\$118	\$126
17	\$123	\$135
18	\$126	\$138
19	\$127	\$142
20	\$123	\$140
21	\$118	\$137
22	\$111	\$131
23	\$111	\$136
24	\$112	\$140
25	\$114	\$145
26	\$118	\$151
27	\$122	\$157
28	\$127	\$164
29	\$131	\$169
30	\$136	\$174
31	\$139	\$177
32	\$141	\$180
33	\$142	\$182
34	\$142	\$184
35	\$143	\$186
36	\$144	\$189
37	\$146	\$194
38	\$149	\$199
39	\$154	\$204
40	\$159	\$210
41	\$166	\$216
42	\$172	\$223
43	\$179	\$228
44	\$186	\$234
45	\$194	\$239
46	\$201	\$245
47	\$208	\$252
48	\$216	\$259
49	\$224	\$265
50	\$233	\$270
51	\$242	\$275
52	\$253	\$280
53	\$265	\$285
54	\$279	\$290
55	\$296	\$295
56	\$314	\$303
57	\$331	\$312
58	\$349	\$321
59	\$366	\$331
60	\$384	\$343
61	\$417	\$355
62	\$452	\$367
63	\$492	\$379
64	\$534	\$389
65+	\$580	\$401

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 3  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$427	\$427	0	\$374	\$374	0	\$323	\$323
1	\$194	\$194	1	\$169	\$169	1	\$146	\$146
2	\$126	\$126	2	\$110	\$110	2	\$95	\$95
3	\$117	\$117	3	\$102	\$102	3	\$88	\$88
4	\$108	\$108	4	\$94	\$94	4	\$82	\$82
5	\$99	\$99	5	\$87	\$87	5	\$76	\$76
6	\$93	\$93	6	\$82	\$82	6	\$70	\$70
7	\$89	\$89	7	\$78	\$78	7	\$67	\$67
8	\$87	\$87	8	\$76	\$76	8	\$65	\$65
9	\$87	\$87	9	\$76	\$76	9	\$65	\$65
10	\$89	\$89	10	\$78	\$78	10	\$67	\$67
11	\$93	\$93	11	\$81	\$81	11	\$70	\$70
12	\$98	\$98	12	\$86	\$86	12	\$75	\$75
13	\$99	\$105	13	\$87	\$91	13	\$76	\$79
14	\$107	\$112	14	\$93	\$97	14	\$81	\$85
15	\$114	\$120	15	\$99	\$105	15	\$86	\$90
16	\$120	\$128	16	\$105	\$112	16	\$90	\$96
17	\$125	\$137	17	\$109	\$119	17	\$94	\$104
18	\$128	\$140	18	\$112	\$122	18	\$97	\$106
19	\$129	\$144	19	\$113	\$125	19	\$98	\$109
20	\$125	\$142	20	\$110	\$124	20	\$95	\$108
21	\$120	\$140	21	\$105	\$122	21	\$91	\$106
22	\$112	\$134	22	\$98	\$117	22	\$85	\$101
23	\$112	\$138	23	\$98	\$120	23	\$85	\$104
24	\$113	\$142	24	\$99	\$124	24	\$86	\$108
25	\$116	\$148	25	\$101	\$129	25	\$88	\$112
26	\$119	\$154	26	\$105	\$135	26	\$90	\$116
27	\$124	\$160	27	\$109	\$140	27	\$94	\$121
28	\$129	\$167	28	\$113	\$145	28	\$97	\$126
29	\$134	\$172	29	\$117	\$150	29	\$101	\$129
30	\$138	\$176	30	\$120	\$154	30	\$105	\$134
31	\$141	\$180	31	\$123	\$157	31	\$107	\$136
32	\$143	\$182	32	\$124	\$159	32	\$108	\$138
33	\$144	\$185	33	\$125	\$161	33	\$109	\$140
34	\$145	\$187	34	\$126	\$164	34	\$110	\$142
35	\$145	\$189	35	\$126	\$166	35	\$110	\$143
36	\$146	\$193	36	\$128	\$168	36	\$111	\$146
37	\$149	\$197	37	\$129	\$172	37	\$113	\$149
38	\$152	\$202	38	\$132	\$176	38	\$115	\$152
39	\$156	\$208	39	\$137	\$181	39	\$118	\$157
40	\$161	\$214	40	\$142	\$186	40	\$122	\$161
41	\$168	\$220	41	\$147	\$193	41	\$127	\$167
42	\$175	\$226	42	\$153	\$198	42	\$132	\$171
43	\$182	\$232	43	\$158	\$203	43	\$138	\$175
44	\$189	\$238	44	\$166	\$207	44	\$143	\$179
45	\$197	\$243	45	\$172	\$212	45	\$149	\$184
46	\$204	\$249	46	\$178	\$218	46	\$154	\$188
47	\$212	\$256	47	\$185	\$224	47	\$160	\$194
48	\$219	\$263	48	\$191	\$230	48	\$167	\$199
49	\$228	\$269	49	\$199	\$235	49	\$172	\$204
50	\$236	\$275	50	\$206	\$240	50	\$179	\$208
51	\$246	\$280	51	\$214	\$244	51	\$186	\$212
52	\$257	\$285	52	\$225	\$248	52	\$195	\$215
53	\$269	\$290	53	\$235	\$253	53	\$204	\$218
54	\$285	\$294	54	\$248	\$257	54	\$215	\$223
55	\$301	\$300	55	\$263	\$263	55	\$228	\$227
56	\$319	\$307	56	\$278	\$269	56	\$241	\$233
57	\$337	\$317	57	\$294	\$276	57	\$255	\$239
58	\$355	\$327	58	\$309	\$285	58	\$268	\$246
59	\$373	\$337	59	\$326	\$295	59	\$282	\$255
60	\$391	\$349	60	\$342	\$304	60	\$295	\$263
61	\$424	\$361	61	\$371	\$316	61	\$321	\$273
62	\$461	\$374	62	\$402	\$326	62	\$348	\$283
63	\$500	\$385	63	\$437	\$336	63	\$378	\$291
64	\$542	\$396	64	\$474	\$346	64	\$410	\$299
65+	\$589	\$408	65+	\$514	\$356	65+	\$445	\$308

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 3  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$319	\$319	0	\$246	\$246	0	\$355	\$355
1	\$144	\$144	1	\$111	\$111	1	\$160	\$160
2	\$94	\$94	2	\$72	\$72	2	\$105	\$105
3	\$87	\$87	3	\$67	\$67	3	\$97	\$97
4	\$81	\$81	4	\$62	\$62	4	\$89	\$89
5	\$75	\$75	5	\$57	\$57	5	\$83	\$83
6	\$69	\$69	6	\$54	\$54	6	\$78	\$78
7	\$66	\$66	7	\$52	\$52	7	\$75	\$75
8	\$65	\$65	8	\$50	\$50	8	\$72	\$72
9	\$65	\$65	9	\$50	\$50	9	\$72	\$72
10	\$66	\$66	10	\$51	\$51	10	\$73	\$73
11	\$69	\$69	11	\$54	\$54	11	\$77	\$77
12	\$73	\$73	12	\$57	\$57	12	\$82	\$82
13	\$75	\$78	13	\$57	\$60	13	\$83	\$87
14	\$80	\$84	14	\$61	\$64	14	\$88	\$93
15	\$85	\$89	15	\$65	\$69	15	\$94	\$99
16	\$89	\$95	16	\$69	\$73	16	\$99	\$107
17	\$93	\$101	17	\$71	\$79	17	\$104	\$114
18	\$95	\$105	18	\$73	\$81	18	\$107	\$116
19	\$96	\$108	19	\$75	\$83	19	\$108	\$119
20	\$93	\$106	20	\$72	\$82	20	\$105	\$118
21	\$90	\$104	21	\$69	\$80	21	\$99	\$116
22	\$84	\$99	22	\$64	\$77	22	\$93	\$111
23	\$84	\$102	23	\$64	\$79	23	\$93	\$114
24	\$85	\$106	24	\$65	\$82	24	\$94	\$118
25	\$86	\$110	25	\$66	\$85	25	\$96	\$122
26	\$89	\$115	26	\$68	\$89	26	\$99	\$127
27	\$92	\$120	27	\$71	\$92	27	\$104	\$134
28	\$96	\$124	28	\$75	\$95	28	\$108	\$138
29	\$99	\$128	29	\$77	\$98	29	\$111	\$143
30	\$102	\$131	30	\$80	\$101	30	\$115	\$146
31	\$105	\$135	31	\$81	\$104	31	\$117	\$149
32	\$107	\$137	32	\$82	\$106	32	\$118	\$151
33	\$108	\$138	33	\$83	\$107	33	\$119	\$153
34	\$108	\$140	34	\$83	\$108	34	\$120	\$155
35	\$109	\$141	35	\$84	\$109	35	\$120	\$157
36	\$109	\$144	36	\$84	\$111	36	\$121	\$159
37	\$111	\$147	37	\$86	\$113	37	\$123	\$164
38	\$113	\$150	38	\$87	\$116	38	\$126	\$168
39	\$117	\$155	39	\$90	\$119	39	\$129	\$173
40	\$121	\$159	40	\$93	\$123	40	\$135	\$177
41	\$125	\$164	41	\$96	\$126	41	\$140	\$182
42	\$130	\$169	42	\$100	\$130	42	\$145	\$187
43	\$136	\$173	43	\$105	\$134	43	\$151	\$193
44	\$141	\$177	44	\$109	\$137	44	\$157	\$198
45	\$147	\$181	45	\$113	\$140	45	\$164	\$202
46	\$152	\$186	46	\$118	\$144	46	\$170	\$207
47	\$158	\$191	47	\$122	\$147	47	\$176	\$212
48	\$164	\$196	48	\$126	\$151	48	\$182	\$218
49	\$170	\$201	49	\$131	\$155	49	\$189	\$224
50	\$176	\$205	50	\$136	\$158	50	\$197	\$229
51	\$183	\$209	51	\$142	\$161	51	\$204	\$233
52	\$191	\$212	52	\$148	\$164	52	\$213	\$237
53	\$201	\$216	53	\$155	\$167	53	\$224	\$240
54	\$212	\$219	54	\$164	\$170	54	\$236	\$244
55	\$225	\$224	55	\$174	\$173	55	\$250	\$249
56	\$238	\$230	56	\$183	\$177	56	\$265	\$256
57	\$252	\$236	57	\$194	\$182	57	\$279	\$263
58	\$265	\$243	58	\$204	\$187	58	\$295	\$271
59	\$278	\$252	59	\$214	\$194	59	\$309	\$280
60	\$292	\$260	60	\$225	\$201	60	\$325	\$289
61	\$316	\$269	61	\$244	\$208	61	\$352	\$299
62	\$344	\$278	62	\$265	\$214	62	\$382	\$309
63	\$373	\$287	63	\$288	\$221	63	\$415	\$320
64	\$405	\$295	64	\$313	\$228	64	\$450	\$329
65+	\$439	\$304	65+	\$338	\$235	65+	\$489	\$338

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 3  
CP Base Rates**

Medicare Part A and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$193	\$193	0	\$319	\$319	0	\$210	\$210
1	\$87	\$87	1	\$144	\$144	1	\$95	\$95
2	\$57	\$57	2	\$94	\$94	2	\$62	\$62
3	\$53	\$53	3	\$87	\$87	3	\$58	\$58
4	\$49	\$49	4	\$80	\$80	4	\$53	\$53
5	\$46	\$46	5	\$75	\$75	5	\$49	\$49
6	\$42	\$42	6	\$69	\$69	6	\$47	\$47
7	\$40	\$40	7	\$66	\$66	7	\$43	\$43
8	\$39	\$39	8	\$64	\$64	8	\$42	\$42
9	\$39	\$39	9	\$64	\$64	9	\$42	\$42
10	\$40	\$40	10	\$66	\$66	10	\$43	\$43
11	\$41	\$41	11	\$69	\$69	11	\$46	\$46
12	\$45	\$45	12	\$73	\$73	12	\$49	\$49
13	\$45	\$48	13	\$75	\$78	13	\$49	\$52
14	\$48	\$51	14	\$80	\$83	14	\$53	\$55
15	\$51	\$54	15	\$85	\$89	15	\$56	\$59
16	\$54	\$58	16	\$89	\$95	16	\$59	\$63
17	\$56	\$61	17	\$93	\$101	17	\$61	\$67
18	\$58	\$63	18	\$95	\$105	18	\$63	\$69
19	\$59	\$65	19	\$96	\$107	19	\$64	\$70
20	\$57	\$64	20	\$93	\$106	20	\$62	\$69
21	\$54	\$63	21	\$89	\$104	21	\$59	\$68
22	\$51	\$60	22	\$84	\$99	22	\$55	\$66
23	\$51	\$62	23	\$84	\$102	23	\$55	\$67
24	\$51	\$64	24	\$84	\$106	24	\$56	\$70
25	\$52	\$66	25	\$86	\$110	25	\$57	\$72
26	\$54	\$69	26	\$89	\$115	26	\$59	\$76
27	\$56	\$72	27	\$92	\$119	27	\$61	\$79
28	\$58	\$76	28	\$96	\$124	28	\$63	\$82
29	\$60	\$78	29	\$99	\$128	29	\$66	\$85
30	\$62	\$80	30	\$102	\$131	30	\$68	\$87
31	\$63	\$81	31	\$105	\$134	31	\$69	\$88
32	\$64	\$83	32	\$107	\$136	32	\$70	\$90
33	\$65	\$84	33	\$107	\$138	33	\$70	\$91
34	\$65	\$84	34	\$108	\$139	34	\$71	\$92
35	\$65	\$86	35	\$108	\$141	35	\$71	\$93
36	\$66	\$87	36	\$109	\$143	36	\$72	\$95
37	\$67	\$89	37	\$111	\$146	37	\$73	\$97
38	\$68	\$91	38	\$113	\$150	38	\$75	\$99
39	\$70	\$93	39	\$116	\$154	39	\$77	\$102
40	\$73	\$96	40	\$120	\$159	40	\$80	\$106
41	\$76	\$99	41	\$125	\$164	41	\$83	\$109
42	\$79	\$101	42	\$130	\$168	42	\$86	\$111
43	\$82	\$105	43	\$136	\$173	43	\$89	\$114
44	\$85	\$108	44	\$141	\$177	44	\$93	\$117
45	\$89	\$110	45	\$146	\$181	45	\$96	\$120
46	\$92	\$113	46	\$152	\$186	46	\$100	\$123
47	\$95	\$116	47	\$157	\$190	47	\$105	\$126
48	\$99	\$118	48	\$164	\$196	48	\$108	\$129
49	\$102	\$121	49	\$170	\$200	49	\$112	\$132
50	\$107	\$124	50	\$176	\$205	50	\$116	\$136
51	\$111	\$126	51	\$183	\$209	51	\$121	\$138
52	\$116	\$128	52	\$191	\$212	52	\$126	\$140
53	\$121	\$130	53	\$201	\$215	53	\$132	\$143
54	\$128	\$132	54	\$211	\$219	54	\$140	\$145
55	\$136	\$136	55	\$225	\$224	55	\$148	\$148
56	\$144	\$139	56	\$237	\$229	56	\$157	\$151
57	\$152	\$143	57	\$250	\$236	57	\$166	\$155
58	\$160	\$147	58	\$264	\$243	58	\$175	\$160
59	\$168	\$152	59	\$277	\$252	59	\$183	\$166
60	\$176	\$157	60	\$291	\$259	60	\$193	\$172
61	\$191	\$162	61	\$316	\$269	61	\$209	\$178
62	\$208	\$169	62	\$343	\$277	62	\$227	\$183
63	\$226	\$174	63	\$372	\$287	63	\$246	\$189
64	\$244	\$179	64	\$404	\$295	64	\$267	\$195
65+	\$266	\$184	65+	\$439	\$303	65+	\$290	\$201

**PROPOSED MONTHLY PPO RATES**  
**State: California**  
**Effective 10/01/2010**  
**Area 3**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$364	\$364
1	\$165	\$165
2	\$108	\$108
3	\$99	\$99
4	\$92	\$92
5	\$85	\$85
6	\$80	\$80
7	\$77	\$77
8	\$75	\$75
9	\$73	\$73
10	\$76	\$76
11	\$79	\$79
12	\$84	\$84
13	\$85	\$89
14	\$91	\$95
15	\$96	\$102
16	\$102	\$109
17	\$107	\$116
18	\$110	\$119
19	\$111	\$123
20	\$107	\$121
21	\$102	\$119
22	\$95	\$114
23	\$95	\$117
24	\$96	\$121
25	\$98	\$126
26	\$101	\$131
27	\$106	\$137
28	\$110	\$142
29	\$114	\$147
30	\$118	\$150
31	\$120	\$153
32	\$122	\$155
33	\$122	\$157
34	\$123	\$159
35	\$124	\$161
36	\$125	\$165
37	\$126	\$168
38	\$129	\$172
39	\$134	\$177
40	\$138	\$182
41	\$143	\$187
42	\$149	\$193
43	\$155	\$198
44	\$161	\$203
45	\$168	\$208
46	\$174	\$213
47	\$181	\$218
48	\$187	\$224
49	\$195	\$230
50	\$202	\$235
51	\$210	\$239
52	\$219	\$243
53	\$230	\$246
54	\$242	\$250
55	\$257	\$257
56	\$272	\$263
57	\$288	\$270
58	\$302	\$278
59	\$318	\$288
60	\$333	\$297
61	\$361	\$307
62	\$392	\$318
63	\$426	\$328
64	\$463	\$337
65+	\$502	\$348



**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 4  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$521	\$521	0	\$454	\$454	0	\$393	\$393
1	\$235	\$235	1	\$205	\$205	1	\$178	\$178
2	\$153	\$153	2	\$134	\$134	2	\$116	\$116
3	\$143	\$143	3	\$124	\$124	3	\$108	\$108
4	\$131	\$131	4	\$115	\$115	4	\$99	\$99
5	\$121	\$121	5	\$107	\$107	5	\$92	\$92
6	\$114	\$114	6	\$99	\$99	6	\$86	\$86
7	\$109	\$109	7	\$95	\$95	7	\$82	\$82
8	\$106	\$106	8	\$92	\$92	8	\$80	\$80
9	\$106	\$106	9	\$92	\$92	9	\$80	\$80
10	\$108	\$108	10	\$94	\$94	10	\$82	\$82
11	\$113	\$113	11	\$98	\$98	11	\$86	\$86
12	\$120	\$120	12	\$105	\$105	12	\$90	\$90
13	\$121	\$127	13	\$106	\$111	13	\$92	\$96
14	\$129	\$137	14	\$113	\$119	14	\$98	\$104
15	\$138	\$146	15	\$120	\$127	15	\$105	\$110
16	\$146	\$155	16	\$127	\$136	16	\$110	\$118
17	\$152	\$167	17	\$132	\$145	17	\$115	\$125
18	\$156	\$171	18	\$137	\$149	18	\$118	\$129
19	\$158	\$175	19	\$138	\$153	19	\$119	\$132
20	\$152	\$173	20	\$134	\$151	20	\$115	\$130
21	\$146	\$170	21	\$127	\$148	21	\$111	\$128
22	\$137	\$162	22	\$119	\$142	22	\$104	\$123
23	\$137	\$168	23	\$119	\$146	23	\$104	\$126
24	\$138	\$173	24	\$120	\$151	24	\$105	\$130
25	\$141	\$180	25	\$123	\$157	25	\$107	\$136
26	\$146	\$187	26	\$127	\$164	26	\$110	\$142
27	\$151	\$196	27	\$132	\$171	27	\$114	\$148
28	\$157	\$203	28	\$138	\$177	28	\$119	\$153
29	\$162	\$209	29	\$143	\$182	29	\$123	\$158
30	\$168	\$214	30	\$147	\$187	30	\$127	\$162
31	\$172	\$219	31	\$150	\$191	31	\$129	\$166
32	\$174	\$223	32	\$152	\$195	32	\$131	\$168
33	\$175	\$225	33	\$153	\$197	33	\$132	\$170
34	\$176	\$228	34	\$153	\$199	34	\$132	\$172
35	\$177	\$231	35	\$154	\$202	35	\$134	\$174
36	\$178	\$235	36	\$155	\$205	36	\$135	\$177
37	\$181	\$239	37	\$158	\$209	37	\$137	\$181
38	\$185	\$245	38	\$161	\$214	38	\$140	\$185
39	\$190	\$253	39	\$167	\$220	39	\$144	\$191
40	\$197	\$260	40	\$172	\$228	40	\$149	\$197
41	\$205	\$268	41	\$179	\$234	41	\$154	\$203
42	\$213	\$275	42	\$186	\$240	42	\$160	\$208
43	\$221	\$283	43	\$194	\$246	43	\$168	\$213
44	\$230	\$289	44	\$201	\$253	44	\$174	\$218
45	\$239	\$296	45	\$209	\$259	45	\$181	\$224
46	\$248	\$304	46	\$217	\$265	46	\$188	\$230
47	\$258	\$312	47	\$226	\$272	47	\$196	\$236
48	\$268	\$320	48	\$234	\$279	48	\$202	\$242
49	\$277	\$328	49	\$242	\$286	49	\$210	\$247
50	\$288	\$335	50	\$252	\$292	50	\$217	\$254
51	\$299	\$342	51	\$262	\$298	51	\$227	\$258
52	\$313	\$347	52	\$273	\$303	52	\$236	\$262
53	\$328	\$352	53	\$287	\$307	53	\$248	\$266
54	\$347	\$358	54	\$302	\$313	54	\$262	\$271
55	\$367	\$365	55	\$321	\$320	55	\$277	\$276
56	\$388	\$375	56	\$339	\$327	56	\$294	\$284
57	\$410	\$385	57	\$358	\$336	57	\$311	\$291
58	\$432	\$397	58	\$377	\$347	58	\$326	\$300
59	\$454	\$411	59	\$396	\$358	59	\$344	\$311
60	\$476	\$424	60	\$415	\$371	60	\$360	\$321
61	\$516	\$440	61	\$450	\$384	61	\$390	\$332
62	\$560	\$454	62	\$490	\$396	62	\$423	\$344
63	\$609	\$469	63	\$531	\$409	63	\$460	\$354
64	\$660	\$482	64	\$576	\$421	64	\$499	\$364
65+	\$717	\$496	65+	\$626	\$434	65+	\$542	\$375

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 4  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$388	\$388	0	\$299	\$299	0	\$433	\$433
1	\$175	\$175	1	\$136	\$136	1	\$196	\$196
2	\$114	\$114	2	\$88	\$88	2	\$127	\$127
3	\$107	\$107	3	\$82	\$82	3	\$118	\$118
4	\$97	\$97	4	\$76	\$76	4	\$109	\$109
5	\$91	\$91	5	\$70	\$70	5	\$100	\$100
6	\$85	\$85	6	\$65	\$65	6	\$94	\$94
7	\$81	\$81	7	\$62	\$62	7	\$90	\$90
8	\$79	\$79	8	\$61	\$61	8	\$88	\$88
9	\$79	\$79	9	\$61	\$61	9	\$88	\$88
10	\$81	\$81	10	\$62	\$62	10	\$90	\$90
11	\$84	\$84	11	\$65	\$65	11	\$94	\$94
12	\$89	\$89	12	\$69	\$69	12	\$99	\$99
13	\$90	\$95	13	\$69	\$73	13	\$100	\$106
14	\$96	\$101	14	\$75	\$79	14	\$108	\$113
15	\$102	\$109	15	\$80	\$84	15	\$115	\$121
16	\$109	\$116	16	\$84	\$90	16	\$121	\$129
17	\$114	\$124	17	\$88	\$95	17	\$126	\$138
18	\$116	\$127	18	\$90	\$98	18	\$129	\$142
19	\$118	\$130	19	\$91	\$100	19	\$131	\$146
20	\$114	\$128	20	\$88	\$99	20	\$126	\$143
21	\$109	\$126	21	\$84	\$97	21	\$121	\$141
22	\$101	\$121	22	\$79	\$93	22	\$114	\$136
23	\$101	\$125	23	\$79	\$96	23	\$114	\$139
24	\$102	\$129	24	\$80	\$99	24	\$115	\$144
25	\$106	\$135	25	\$81	\$104	25	\$117	\$149
26	\$109	\$140	26	\$84	\$108	26	\$121	\$155
27	\$113	\$146	27	\$87	\$112	27	\$125	\$162
28	\$117	\$151	28	\$90	\$117	28	\$130	\$168
29	\$121	\$156	29	\$94	\$120	29	\$136	\$174
30	\$125	\$160	30	\$96	\$123	30	\$140	\$178
31	\$127	\$164	31	\$98	\$126	31	\$142	\$182
32	\$129	\$166	32	\$100	\$128	32	\$144	\$184
33	\$130	\$168	33	\$100	\$129	33	\$145	\$186
34	\$131	\$170	34	\$101	\$131	34	\$146	\$189
35	\$131	\$172	35	\$101	\$132	35	\$147	\$191
36	\$132	\$175	36	\$102	\$135	36	\$148	\$195
37	\$135	\$179	37	\$105	\$138	37	\$150	\$199
38	\$138	\$183	38	\$107	\$142	38	\$153	\$204
39	\$142	\$188	39	\$110	\$145	39	\$158	\$210
40	\$147	\$195	40	\$114	\$150	40	\$164	\$216
41	\$152	\$200	41	\$118	\$154	41	\$170	\$223
42	\$158	\$205	42	\$122	\$158	42	\$177	\$229
43	\$166	\$210	43	\$127	\$162	43	\$184	\$234
44	\$172	\$215	44	\$132	\$167	44	\$191	\$240
45	\$178	\$221	45	\$138	\$171	45	\$199	\$246
46	\$185	\$227	46	\$143	\$175	46	\$206	\$253
47	\$193	\$233	47	\$148	\$179	47	\$214	\$259
48	\$200	\$238	48	\$154	\$184	48	\$223	\$265
49	\$207	\$244	49	\$159	\$188	49	\$230	\$272
50	\$214	\$249	50	\$166	\$193	50	\$239	\$278
51	\$224	\$255	51	\$172	\$197	51	\$248	\$284
52	\$233	\$259	52	\$180	\$200	52	\$260	\$288
53	\$244	\$263	53	\$188	\$203	53	\$272	\$293
54	\$258	\$267	54	\$199	\$206	54	\$288	\$297
55	\$273	\$273	55	\$211	\$210	55	\$304	\$303
56	\$290	\$279	56	\$224	\$215	56	\$323	\$312
57	\$306	\$288	57	\$236	\$221	57	\$341	\$320
58	\$322	\$296	58	\$248	\$229	58	\$358	\$330
59	\$338	\$306	59	\$261	\$236	59	\$377	\$341
60	\$355	\$317	60	\$274	\$244	60	\$395	\$352
61	\$385	\$328	61	\$297	\$253	61	\$428	\$364
62	\$418	\$338	62	\$322	\$262	62	\$465	\$377
63	\$453	\$350	63	\$350	\$269	63	\$505	\$389
64	\$493	\$359	64	\$380	\$277	64	\$549	\$401
65+	\$535	\$371	65+	\$413	\$286	65+	\$595	\$412

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 4  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$235	\$235	0	\$387	\$387	0	\$256	\$256
1	\$106	\$106	1	\$175	\$175	1	\$116	\$116
2	\$69	\$69	2	\$114	\$114	2	\$76	\$76
3	\$64	\$64	3	\$106	\$106	3	\$70	\$70
4	\$59	\$59	4	\$97	\$97	4	\$64	\$64
5	\$55	\$55	5	\$90	\$90	5	\$60	\$60
6	\$52	\$52	6	\$85	\$85	6	\$56	\$56
7	\$49	\$49	7	\$81	\$81	7	\$54	\$54
8	\$48	\$48	8	\$79	\$79	8	\$52	\$52
9	\$48	\$48	9	\$79	\$79	9	\$52	\$52
10	\$49	\$49	10	\$81	\$81	10	\$53	\$53
11	\$51	\$51	11	\$84	\$84	11	\$56	\$56
12	\$54	\$54	12	\$89	\$89	12	\$59	\$59
13	\$55	\$58	13	\$90	\$95	13	\$60	\$63
14	\$58	\$61	14	\$96	\$101	14	\$64	\$67
15	\$62	\$66	15	\$102	\$109	15	\$68	\$71
16	\$66	\$70	16	\$109	\$116	16	\$71	\$77
17	\$68	\$75	17	\$113	\$124	17	\$75	\$82
18	\$70	\$77	18	\$116	\$127	18	\$77	\$84
19	\$71	\$79	19	\$118	\$130	19	\$78	\$86
20	\$68	\$78	20	\$114	\$128	20	\$76	\$85
21	\$66	\$77	21	\$109	\$126	21	\$72	\$84
22	\$62	\$73	22	\$101	\$121	22	\$67	\$80
23	\$61	\$76	23	\$101	\$124	23	\$67	\$83
24	\$62	\$78	24	\$102	\$128	24	\$68	\$85
25	\$63	\$81	25	\$105	\$134	25	\$69	\$88
26	\$65	\$85	26	\$109	\$140	26	\$71	\$92
27	\$68	\$88	27	\$113	\$145	27	\$75	\$96
28	\$71	\$91	28	\$117	\$151	28	\$78	\$99
29	\$73	\$94	29	\$121	\$155	29	\$80	\$102
30	\$76	\$97	30	\$125	\$159	30	\$83	\$106
31	\$78	\$98	31	\$127	\$162	31	\$84	\$108
32	\$79	\$100	32	\$129	\$166	32	\$86	\$110
33	\$79	\$101	33	\$130	\$168	33	\$86	\$111
34	\$80	\$102	34	\$130	\$170	34	\$87	\$112
35	\$80	\$104	35	\$131	\$172	35	\$87	\$114
36	\$81	\$106	36	\$132	\$175	36	\$88	\$115
37	\$82	\$108	37	\$135	\$178	37	\$89	\$118
38	\$84	\$111	38	\$138	\$183	38	\$91	\$121
39	\$86	\$114	39	\$142	\$188	39	\$93	\$124
40	\$89	\$117	40	\$147	\$194	40	\$97	\$128
41	\$92	\$121	41	\$152	\$200	41	\$100	\$131
42	\$96	\$124	42	\$158	\$205	42	\$105	\$136
43	\$99	\$127	43	\$165	\$210	43	\$109	\$139
44	\$104	\$130	44	\$172	\$215	44	\$113	\$142
45	\$108	\$134	45	\$178	\$220	45	\$118	\$146
46	\$112	\$137	46	\$185	\$227	46	\$122	\$149
47	\$116	\$141	47	\$193	\$232	47	\$127	\$153
48	\$121	\$144	48	\$199	\$238	48	\$131	\$157
49	\$125	\$148	49	\$206	\$244	49	\$137	\$161
50	\$129	\$151	50	\$214	\$249	50	\$142	\$165
51	\$135	\$154	51	\$223	\$254	51	\$147	\$168
52	\$141	\$156	52	\$233	\$258	52	\$154	\$171
53	\$148	\$158	53	\$244	\$262	53	\$161	\$173
54	\$156	\$161	54	\$258	\$267	54	\$171	\$176
55	\$166	\$165	55	\$273	\$272	55	\$180	\$180
56	\$175	\$169	56	\$289	\$279	56	\$191	\$184
57	\$185	\$174	57	\$305	\$287	57	\$202	\$189
58	\$195	\$179	58	\$322	\$296	58	\$212	\$196
59	\$205	\$185	59	\$337	\$305	59	\$224	\$202
60	\$214	\$191	60	\$354	\$316	60	\$234	\$209
61	\$233	\$198	61	\$384	\$327	61	\$254	\$216
62	\$253	\$205	62	\$417	\$338	62	\$275	\$224
63	\$274	\$211	63	\$453	\$349	63	\$299	\$231
64	\$298	\$217	64	\$492	\$359	64	\$325	\$237
65+	\$323	\$224	65+	\$534	\$369	65+	\$353	\$244

**PROPOSED MONTHLY PPO RATES**

State: California  
Effective 10/01/2010  
Area 4  
CP Base Rates

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$444	\$444
1	\$201	\$201
2	\$130	\$130
3	\$121	\$121
4	\$112	\$112
5	\$104	\$104
6	\$97	\$97
7	\$92	\$92
8	\$90	\$90
9	\$90	\$90
10	\$92	\$92
11	\$96	\$96
12	\$102	\$102
13	\$104	\$109
14	\$111	\$116
15	\$118	\$124
16	\$124	\$132
17	\$129	\$142
18	\$132	\$146
19	\$135	\$149
20	\$130	\$147
21	\$124	\$145
22	\$117	\$139
23	\$116	\$143
24	\$118	\$147
25	\$120	\$153
26	\$124	\$159
27	\$129	\$167
28	\$135	\$173
29	\$139	\$178
30	\$143	\$183
31	\$146	\$186
32	\$148	\$189
33	\$149	\$191
34	\$150	\$194
35	\$151	\$197
36	\$152	\$200
37	\$154	\$204
38	\$157	\$209
39	\$162	\$215
40	\$168	\$221
41	\$175	\$229
42	\$181	\$235
43	\$188	\$240
44	\$197	\$246
45	\$204	\$253
46	\$212	\$259
47	\$220	\$266
48	\$228	\$272
49	\$236	\$279
50	\$245	\$286
51	\$256	\$291
52	\$267	\$296
53	\$279	\$300
54	\$295	\$305
55	\$313	\$312
56	\$331	\$320
57	\$350	\$328
58	\$368	\$338
59	\$387	\$350
60	\$406	\$361
61	\$440	\$375
62	\$478	\$387
63	\$519	\$400
64	\$563	\$411
65+	\$612	\$423

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 5  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$571	\$571	0	\$499	\$499	0	\$432	\$432
1	\$258	\$258	1	\$226	\$226	1	\$195	\$195
2	\$169	\$169	2	\$147	\$147	2	\$127	\$127
3	\$156	\$156	3	\$137	\$137	3	\$118	\$118
4	\$144	\$144	4	\$125	\$125	4	\$109	\$109
5	\$134	\$134	5	\$117	\$117	5	\$100	\$100
6	\$125	\$125	6	\$110	\$110	6	\$94	\$94
7	\$119	\$119	7	\$105	\$105	7	\$90	\$90
8	\$116	\$116	8	\$101	\$101	8	\$88	\$88
9	\$116	\$116	9	\$101	\$101	9	\$88	\$88
10	\$119	\$119	10	\$104	\$104	10	\$90	\$90
11	\$124	\$124	11	\$109	\$109	11	\$94	\$94
12	\$131	\$131	12	\$115	\$115	12	\$99	\$99
13	\$134	\$140	13	\$116	\$122	13	\$100	\$106
14	\$142	\$150	14	\$124	\$130	14	\$108	\$113
15	\$151	\$160	15	\$132	\$140	15	\$115	\$121
16	\$160	\$171	16	\$140	\$149	16	\$121	\$129
17	\$167	\$182	17	\$146	\$159	17	\$126	\$138
18	\$171	\$187	18	\$149	\$164	18	\$129	\$142
19	\$173	\$193	19	\$151	\$168	19	\$131	\$145
20	\$168	\$189	20	\$146	\$166	20	\$126	\$143
21	\$160	\$186	21	\$140	\$162	21	\$121	\$141
22	\$150	\$179	22	\$130	\$156	22	\$113	\$135
23	\$150	\$183	23	\$130	\$160	23	\$113	\$139
24	\$151	\$189	24	\$132	\$166	24	\$114	\$144
25	\$154	\$198	25	\$135	\$172	25	\$117	\$149
26	\$159	\$206	26	\$140	\$179	26	\$121	\$155
27	\$166	\$214	27	\$145	\$187	27	\$125	\$161
28	\$173	\$223	28	\$151	\$195	28	\$130	\$168
29	\$179	\$230	29	\$156	\$201	29	\$136	\$174
30	\$184	\$236	30	\$160	\$206	30	\$139	\$178
31	\$188	\$240	31	\$165	\$210	31	\$142	\$182
32	\$190	\$244	32	\$167	\$213	32	\$144	\$184
33	\$193	\$247	33	\$168	\$215	33	\$145	\$186
34	\$194	\$249	34	\$169	\$218	34	\$146	\$188
35	\$194	\$253	35	\$170	\$220	35	\$147	\$191
36	\$196	\$258	36	\$171	\$225	36	\$148	\$195
37	\$199	\$263	37	\$173	\$230	37	\$150	\$199
38	\$203	\$270	38	\$177	\$235	38	\$153	\$204
39	\$209	\$277	39	\$182	\$242	39	\$158	\$210
40	\$216	\$286	40	\$188	\$249	40	\$164	\$216
41	\$225	\$294	41	\$196	\$257	41	\$170	\$223
42	\$234	\$302	42	\$204	\$264	42	\$177	\$228
43	\$243	\$309	43	\$212	\$270	43	\$183	\$234
44	\$253	\$318	44	\$220	\$277	44	\$191	\$240
45	\$263	\$325	45	\$230	\$284	45	\$199	\$246
46	\$273	\$333	46	\$238	\$291	46	\$206	\$253
47	\$284	\$343	47	\$247	\$299	47	\$214	\$259
48	\$294	\$351	48	\$257	\$306	48	\$221	\$265
49	\$304	\$359	49	\$266	\$314	49	\$230	\$272
50	\$316	\$367	50	\$275	\$321	50	\$239	\$277
51	\$328	\$375	51	\$287	\$327	51	\$248	\$283
52	\$344	\$381	52	\$300	\$332	52	\$260	\$288
53	\$360	\$387	53	\$315	\$337	53	\$272	\$292
54	\$380	\$393	54	\$332	\$344	54	\$287	\$297
55	\$403	\$402	55	\$352	\$351	55	\$304	\$303
56	\$426	\$411	56	\$373	\$359	56	\$322	\$311
57	\$450	\$423	57	\$393	\$369	57	\$341	\$320
58	\$474	\$437	58	\$414	\$381	58	\$358	\$330
59	\$498	\$450	59	\$435	\$393	59	\$377	\$341
60	\$523	\$466	60	\$456	\$407	60	\$394	\$352
61	\$566	\$482	61	\$495	\$421	61	\$428	\$364
62	\$615	\$499	62	\$537	\$436	62	\$465	\$377
63	\$668	\$514	63	\$583	\$449	63	\$505	\$389
64	\$725	\$529	64	\$633	\$462	64	\$548	\$400
65+	\$787	\$544	65+	\$687	\$475	65+	\$595	\$412

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 5  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$426	\$426	0	\$329	\$329	0	\$474	\$474
1	\$193	\$193	1	\$148	\$148	1	\$214	\$214
2	\$125	\$125	2	\$97	\$97	2	\$140	\$140
3	\$117	\$117	3	\$90	\$90	3	\$129	\$129
4	\$108	\$108	4	\$83	\$83	4	\$119	\$119
5	\$99	\$99	5	\$77	\$77	5	\$111	\$111
6	\$93	\$93	6	\$72	\$72	6	\$104	\$104
7	\$89	\$89	7	\$68	\$68	7	\$99	\$99
8	\$87	\$87	8	\$67	\$67	8	\$96	\$96
9	\$87	\$87	9	\$66	\$66	9	\$96	\$96
10	\$88	\$88	10	\$68	\$68	10	\$98	\$98
11	\$92	\$92	11	\$71	\$71	11	\$102	\$102
12	\$98	\$98	12	\$76	\$76	12	\$109	\$109
13	\$99	\$105	13	\$77	\$81	13	\$111	\$116
14	\$107	\$112	14	\$82	\$86	14	\$118	\$124
15	\$113	\$119	15	\$87	\$92	15	\$126	\$132
16	\$119	\$127	16	\$92	\$98	16	\$132	\$142
17	\$124	\$136	17	\$96	\$105	17	\$139	\$151
18	\$127	\$140	18	\$98	\$108	18	\$142	\$155
19	\$129	\$144	19	\$99	\$111	19	\$144	\$159
20	\$125	\$142	20	\$96	\$109	20	\$139	\$157
21	\$120	\$139	21	\$92	\$108	21	\$134	\$154
22	\$112	\$134	22	\$86	\$102	22	\$124	\$148
23	\$112	\$137	23	\$86	\$106	23	\$124	\$152
24	\$113	\$142	24	\$87	\$109	24	\$125	\$157
25	\$115	\$147	25	\$89	\$114	25	\$128	\$164
26	\$119	\$153	26	\$92	\$118	26	\$132	\$171
27	\$124	\$159	27	\$95	\$123	27	\$138	\$178
28	\$128	\$166	28	\$99	\$128	28	\$143	\$184
29	\$134	\$171	29	\$102	\$132	29	\$148	\$190
30	\$138	\$176	30	\$106	\$136	30	\$153	\$196
31	\$141	\$179	31	\$109	\$139	31	\$156	\$200
32	\$142	\$182	32	\$110	\$141	32	\$158	\$203
33	\$143	\$184	33	\$111	\$142	33	\$159	\$205
34	\$144	\$186	34	\$111	\$144	34	\$160	\$207
35	\$145	\$188	35	\$112	\$146	35	\$161	\$210
36	\$146	\$191	36	\$113	\$148	36	\$162	\$213
37	\$148	\$196	37	\$114	\$151	37	\$165	\$218
38	\$151	\$201	38	\$117	\$155	38	\$169	\$224
39	\$156	\$207	39	\$120	\$159	39	\$174	\$230
40	\$161	\$213	40	\$124	\$165	40	\$179	\$237
41	\$168	\$219	41	\$129	\$169	41	\$186	\$244
42	\$174	\$225	42	\$135	\$174	42	\$194	\$250
43	\$181	\$231	43	\$140	\$178	43	\$202	\$257
44	\$188	\$237	44	\$145	\$182	44	\$210	\$264
45	\$196	\$242	45	\$151	\$187	45	\$218	\$270
46	\$204	\$248	46	\$157	\$191	46	\$227	\$277
47	\$211	\$256	47	\$162	\$197	47	\$235	\$284
48	\$219	\$262	48	\$169	\$202	48	\$244	\$291
49	\$227	\$268	49	\$175	\$207	49	\$253	\$298
50	\$236	\$274	50	\$182	\$211	50	\$262	\$305
51	\$245	\$279	51	\$189	\$215	51	\$273	\$311
52	\$256	\$284	52	\$198	\$219	52	\$285	\$316
53	\$268	\$289	53	\$207	\$223	53	\$299	\$321
54	\$284	\$293	54	\$218	\$227	54	\$316	\$326
55	\$300	\$299	55	\$232	\$231	55	\$334	\$333
56	\$318	\$306	56	\$245	\$237	56	\$354	\$342
57	\$335	\$316	57	\$259	\$243	57	\$374	\$351
58	\$354	\$325	58	\$273	\$250	58	\$393	\$362
59	\$372	\$336	59	\$287	\$259	59	\$414	\$374
60	\$389	\$347	60	\$300	\$268	60	\$434	\$386
61	\$422	\$359	61	\$326	\$277	61	\$470	\$401
62	\$459	\$372	62	\$354	\$287	62	\$510	\$414
63	\$498	\$384	63	\$384	\$296	63	\$555	\$426
64	\$540	\$394	64	\$417	\$304	64	\$601	\$439
65+	\$587	\$406	65+	\$452	\$314	65+	\$653	\$452

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 5  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$258	\$258	0	\$425	\$425	0	\$282	\$282
1	\$116	\$116	1	\$193	\$193	1	\$127	\$127
2	\$76	\$76	2	\$125	\$125	2	\$83	\$83
3	\$70	\$70	3	\$116	\$116	3	\$77	\$77
4	\$65	\$65	4	\$107	\$107	4	\$70	\$70
5	\$60	\$60	5	\$99	\$99	5	\$65	\$65
6	\$57	\$57	6	\$93	\$93	6	\$61	\$61
7	\$54	\$54	7	\$89	\$89	7	\$59	\$59
8	\$53	\$53	8	\$86	\$86	8	\$57	\$57
9	\$53	\$53	9	\$86	\$86	9	\$57	\$57
10	\$54	\$54	10	\$88	\$88	10	\$58	\$58
11	\$56	\$56	11	\$92	\$92	11	\$61	\$61
12	\$59	\$59	12	\$98	\$98	12	\$64	\$64
13	\$60	\$63	13	\$99	\$105	13	\$65	\$68
14	\$64	\$67	14	\$106	\$112	14	\$70	\$73
15	\$68	\$72	15	\$113	\$119	15	\$75	\$79
16	\$72	\$77	16	\$119	\$127	16	\$79	\$84
17	\$76	\$82	17	\$124	\$136	17	\$82	\$90
18	\$78	\$85	18	\$127	\$140	18	\$84	\$92
19	\$78	\$87	19	\$129	\$143	19	\$85	\$94
20	\$76	\$86	20	\$124	\$141	20	\$83	\$93
21	\$72	\$84	21	\$119	\$139	21	\$79	\$92
22	\$67	\$81	22	\$112	\$132	22	\$73	\$88
23	\$67	\$83	23	\$112	\$137	23	\$73	\$90
24	\$68	\$86	24	\$113	\$141	24	\$75	\$93
25	\$69	\$89	25	\$115	\$147	25	\$76	\$97
26	\$72	\$93	26	\$119	\$153	26	\$79	\$101
27	\$75	\$96	27	\$123	\$159	27	\$82	\$106
28	\$78	\$100	28	\$128	\$166	28	\$85	\$110
29	\$81	\$104	29	\$134	\$171	29	\$88	\$113
30	\$83	\$107	30	\$137	\$175	30	\$91	\$116
31	\$85	\$109	31	\$140	\$179	31	\$92	\$118
32	\$86	\$110	32	\$142	\$181	32	\$94	\$120
33	\$87	\$112	33	\$143	\$184	33	\$94	\$121
34	\$87	\$113	34	\$144	\$186	34	\$95	\$123
35	\$88	\$114	35	\$144	\$188	35	\$95	\$124
36	\$88	\$116	36	\$146	\$191	36	\$96	\$126
37	\$89	\$119	37	\$148	\$196	37	\$97	\$129
38	\$91	\$121	38	\$151	\$201	38	\$99	\$132
39	\$94	\$125	39	\$155	\$206	39	\$102	\$137
40	\$97	\$128	40	\$161	\$212	40	\$107	\$141
41	\$101	\$132	41	\$167	\$218	41	\$111	\$145
42	\$106	\$137	42	\$174	\$225	42	\$115	\$148
43	\$110	\$140	43	\$181	\$231	43	\$119	\$152
44	\$114	\$143	44	\$188	\$236	44	\$124	\$156
45	\$118	\$147	45	\$196	\$242	45	\$129	\$160
46	\$123	\$150	46	\$203	\$248	46	\$135	\$165
47	\$127	\$154	47	\$211	\$255	47	\$140	\$169
48	\$132	\$158	48	\$218	\$261	48	\$145	\$173
49	\$138	\$162	49	\$227	\$268	49	\$150	\$177
50	\$143	\$166	50	\$235	\$273	50	\$155	\$181
51	\$148	\$169	51	\$244	\$278	51	\$161	\$184
52	\$155	\$172	52	\$256	\$284	52	\$169	\$187
53	\$162	\$174	53	\$268	\$288	53	\$177	\$190
54	\$172	\$177	54	\$283	\$293	54	\$187	\$194
55	\$182	\$181	55	\$300	\$299	55	\$198	\$198
56	\$193	\$185	56	\$318	\$306	56	\$210	\$203
57	\$203	\$190	57	\$335	\$315	57	\$221	\$208
58	\$214	\$197	58	\$353	\$325	58	\$233	\$214
59	\$225	\$203	59	\$371	\$335	59	\$245	\$221
60	\$236	\$210	60	\$389	\$347	60	\$257	\$229
61	\$256	\$217	61	\$421	\$359	61	\$278	\$237
62	\$277	\$225	62	\$457	\$371	62	\$302	\$245
63	\$301	\$232	63	\$497	\$383	63	\$328	\$253
64	\$327	\$239	64	\$539	\$394	64	\$357	\$261
65+	\$355	\$245	65+	\$586	\$406	65+	\$387	\$268

**PROPOSED MONTHLY PPO RATES**  
**State: California**  
**Effective 10/01/2010**  
**Area 5**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$487	\$487
1	\$220	\$220
2	\$144	\$144
3	\$134	\$134
4	\$122	\$122
5	\$114	\$114
6	\$107	\$107
7	\$101	\$101
8	\$99	\$99
9	\$98	\$98
10	\$101	\$101
11	\$106	\$106
12	\$112	\$112
13	\$114	\$119
14	\$121	\$127
15	\$129	\$137
16	\$137	\$146
17	\$143	\$155
18	\$146	\$159
19	\$148	\$164
20	\$143	\$161
21	\$137	\$158
22	\$127	\$152
23	\$127	\$156
24	\$129	\$161
25	\$131	\$169
26	\$136	\$175
27	\$142	\$182
28	\$147	\$189
29	\$152	\$196
30	\$157	\$201
31	\$160	\$205
32	\$162	\$208
33	\$164	\$210
34	\$165	\$213
35	\$166	\$215
36	\$167	\$219
37	\$170	\$224
38	\$173	\$230
39	\$178	\$237
40	\$184	\$243
41	\$191	\$250
42	\$199	\$258
43	\$207	\$264
44	\$215	\$270
45	\$224	\$277
46	\$233	\$285
47	\$241	\$292
48	\$250	\$299
49	\$260	\$306
50	\$269	\$314
51	\$280	\$319
52	\$293	\$325
53	\$307	\$329
54	\$324	\$335
55	\$344	\$343
56	\$363	\$351
57	\$384	\$360
58	\$405	\$372
59	\$424	\$384
60	\$445	\$396
61	\$483	\$411
62	\$525	\$425
63	\$569	\$439
64	\$618	\$451
65+	\$671	\$465



**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 6  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$613	\$613	0	\$535	\$535	0	\$464	\$464
1	\$277	\$277	1	\$242	\$242	1	\$209	\$209
2	\$180	\$180	2	\$157	\$157	2	\$137	\$137
3	\$168	\$168	3	\$146	\$146	3	\$126	\$126
4	\$154	\$154	4	\$135	\$135	4	\$117	\$117
5	\$143	\$143	5	\$125	\$125	5	\$109	\$109
6	\$135	\$135	6	\$117	\$117	6	\$101	\$101
7	\$128	\$128	7	\$112	\$112	7	\$96	\$96
8	\$124	\$124	8	\$109	\$109	8	\$94	\$94
9	\$124	\$124	9	\$109	\$109	9	\$94	\$94
10	\$127	\$127	10	\$111	\$111	10	\$96	\$96
11	\$134	\$134	11	\$116	\$116	11	\$100	\$100
12	\$141	\$141	12	\$123	\$123	12	\$107	\$107
13	\$143	\$150	13	\$125	\$131	13	\$108	\$114
14	\$153	\$160	14	\$134	\$140	14	\$116	\$121
15	\$162	\$172	15	\$142	\$150	15	\$123	\$129
16	\$172	\$183	16	\$150	\$160	16	\$129	\$139
17	\$179	\$196	17	\$156	\$171	17	\$136	\$148
18	\$183	\$201	18	\$160	\$176	18	\$139	\$152
19	\$186	\$206	19	\$162	\$180	19	\$141	\$156
20	\$180	\$203	20	\$157	\$178	20	\$136	\$153
21	\$172	\$200	21	\$150	\$175	21	\$130	\$151
22	\$160	\$191	22	\$141	\$168	22	\$121	\$145
23	\$160	\$197	23	\$141	\$172	23	\$121	\$149
24	\$162	\$204	24	\$142	\$178	24	\$123	\$154
25	\$166	\$212	25	\$145	\$185	25	\$125	\$160
26	\$172	\$220	26	\$150	\$193	26	\$129	\$167
27	\$178	\$230	27	\$155	\$201	27	\$135	\$174
28	\$185	\$238	28	\$161	\$208	28	\$140	\$180
29	\$191	\$246	29	\$168	\$215	29	\$145	\$186
30	\$198	\$253	30	\$173	\$220	30	\$149	\$191
31	\$202	\$258	31	\$176	\$226	31	\$152	\$195
32	\$205	\$262	32	\$179	\$229	32	\$154	\$198
33	\$206	\$265	33	\$180	\$232	33	\$156	\$201
34	\$207	\$268	34	\$181	\$234	34	\$156	\$203
35	\$208	\$271	35	\$182	\$237	35	\$157	\$205
36	\$210	\$276	36	\$183	\$241	36	\$158	\$209
37	\$213	\$282	37	\$186	\$246	37	\$161	\$213
38	\$217	\$290	38	\$190	\$253	38	\$165	\$218
39	\$225	\$298	39	\$196	\$260	39	\$170	\$225
40	\$232	\$306	40	\$203	\$268	40	\$175	\$232
41	\$241	\$316	41	\$210	\$275	41	\$182	\$238
42	\$250	\$324	42	\$218	\$283	42	\$189	\$245
43	\$261	\$332	43	\$228	\$290	43	\$197	\$252
44	\$271	\$341	44	\$237	\$297	44	\$205	\$258
45	\$282	\$349	45	\$246	\$304	45	\$213	\$264
46	\$293	\$358	46	\$256	\$313	46	\$221	\$270
47	\$304	\$367	47	\$265	\$321	47	\$230	\$277
48	\$315	\$377	48	\$275	\$329	48	\$238	\$285
49	\$327	\$386	49	\$286	\$336	49	\$247	\$292
50	\$338	\$394	50	\$296	\$345	50	\$256	\$298
51	\$353	\$402	51	\$307	\$351	51	\$266	\$303
52	\$368	\$409	52	\$322	\$357	52	\$278	\$308
53	\$386	\$415	53	\$337	\$362	53	\$292	\$314
54	\$408	\$422	54	\$356	\$368	54	\$308	\$319
55	\$433	\$431	55	\$378	\$376	55	\$327	\$326
56	\$457	\$441	56	\$400	\$385	56	\$346	\$333
57	\$483	\$454	57	\$422	\$396	57	\$365	\$343
58	\$509	\$468	58	\$444	\$409	58	\$385	\$354
59	\$534	\$483	59	\$467	\$422	59	\$404	\$365
60	\$560	\$500	60	\$490	\$436	60	\$423	\$378
61	\$608	\$518	61	\$531	\$452	61	\$460	\$391
62	\$660	\$535	62	\$576	\$467	62	\$499	\$405
63	\$716	\$552	63	\$626	\$482	63	\$541	\$417
64	\$778	\$568	64	\$679	\$496	64	\$588	\$430
65+	\$845	\$585	65+	\$737	\$510	65+	\$639	\$442

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 6  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$457	\$457	0	\$353	\$353	0	\$509	\$509
1	\$206	\$206	1	\$159	\$159	1	\$230	\$230
2	\$135	\$135	2	\$104	\$104	2	\$150	\$150
3	\$125	\$125	3	\$96	\$96	3	\$139	\$139
4	\$115	\$115	4	\$89	\$89	4	\$128	\$128
5	\$107	\$107	5	\$83	\$83	5	\$119	\$119
6	\$100	\$100	6	\$78	\$78	6	\$112	\$112
7	\$95	\$95	7	\$73	\$73	7	\$107	\$107
8	\$93	\$93	8	\$71	\$71	8	\$104	\$104
9	\$93	\$93	9	\$71	\$71	9	\$104	\$104
10	\$95	\$95	10	\$73	\$73	10	\$106	\$106
11	\$99	\$99	11	\$77	\$77	11	\$111	\$111
12	\$106	\$106	12	\$81	\$81	12	\$117	\$117
13	\$107	\$112	13	\$82	\$86	13	\$119	\$124
14	\$114	\$120	14	\$88	\$92	14	\$126	\$134
15	\$121	\$128	15	\$93	\$98	15	\$135	\$143
16	\$128	\$137	16	\$98	\$106	16	\$143	\$152
17	\$134	\$146	17	\$104	\$113	17	\$149	\$162
18	\$137	\$150	18	\$106	\$116	18	\$152	\$167
19	\$139	\$154	19	\$107	\$119	19	\$154	\$171
20	\$134	\$151	20	\$104	\$117	20	\$149	\$169
21	\$128	\$149	21	\$99	\$115	21	\$143	\$166
22	\$120	\$143	22	\$92	\$111	22	\$134	\$159
23	\$120	\$147	23	\$92	\$113	23	\$134	\$164
24	\$121	\$152	24	\$93	\$117	24	\$135	\$169
25	\$124	\$158	25	\$95	\$122	25	\$138	\$176
26	\$127	\$165	26	\$98	\$127	26	\$142	\$183
27	\$132	\$172	27	\$102	\$132	27	\$148	\$190
28	\$138	\$178	28	\$107	\$138	28	\$154	\$198
29	\$143	\$183	29	\$111	\$142	29	\$159	\$205
30	\$147	\$188	30	\$114	\$145	30	\$164	\$210
31	\$150	\$193	31	\$116	\$148	31	\$168	\$214
32	\$152	\$196	32	\$118	\$151	32	\$170	\$217
33	\$154	\$198	33	\$119	\$152	33	\$171	\$220
34	\$154	\$200	34	\$119	\$154	34	\$172	\$223
35	\$155	\$203	35	\$120	\$156	35	\$173	\$226
36	\$156	\$206	36	\$121	\$158	36	\$174	\$229
37	\$158	\$210	37	\$122	\$162	37	\$177	\$234
38	\$162	\$215	38	\$125	\$167	38	\$181	\$240
39	\$168	\$221	39	\$129	\$171	39	\$186	\$247
40	\$173	\$229	40	\$134	\$176	40	\$193	\$255
41	\$180	\$235	41	\$139	\$181	41	\$200	\$262
42	\$187	\$241	42	\$144	\$186	42	\$208	\$269
43	\$195	\$247	43	\$150	\$191	43	\$216	\$275
44	\$202	\$254	44	\$156	\$196	44	\$225	\$283
45	\$210	\$260	45	\$162	\$201	45	\$234	\$290
46	\$218	\$267	46	\$169	\$206	46	\$243	\$297
47	\$227	\$274	47	\$175	\$211	47	\$253	\$304
48	\$235	\$280	48	\$181	\$216	48	\$262	\$313
49	\$243	\$288	49	\$188	\$221	49	\$271	\$320
50	\$253	\$294	50	\$195	\$227	50	\$282	\$327
51	\$263	\$299	51	\$203	\$231	51	\$293	\$333
52	\$274	\$304	52	\$212	\$235	52	\$305	\$339
53	\$288	\$309	53	\$223	\$239	53	\$321	\$345
54	\$304	\$315	54	\$235	\$243	54	\$338	\$350
55	\$322	\$321	55	\$248	\$247	55	\$359	\$357
56	\$342	\$329	56	\$263	\$254	56	\$380	\$366
57	\$360	\$338	57	\$277	\$261	57	\$401	\$377
58	\$380	\$349	58	\$293	\$269	58	\$422	\$388
59	\$398	\$360	59	\$307	\$278	59	\$444	\$402
60	\$418	\$373	60	\$322	\$288	60	\$465	\$415
61	\$453	\$386	61	\$350	\$298	61	\$504	\$430
62	\$492	\$398	62	\$380	\$307	62	\$548	\$444
63	\$534	\$412	63	\$412	\$318	63	\$595	\$459
64	\$580	\$423	64	\$447	\$327	64	\$646	\$471
65+	\$629	\$436	65+	\$485	\$336	65+	\$701	\$485

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 6  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$276	\$276	0	\$456	\$456	0	\$301	\$301
1	\$125	\$125	1	\$206	\$206	1	\$137	\$137
2	\$82	\$82	2	\$135	\$135	2	\$89	\$89
3	\$76	\$76	3	\$125	\$125	3	\$83	\$83
4	\$69	\$69	4	\$115	\$115	4	\$76	\$76
5	\$64	\$64	5	\$107	\$107	5	\$70	\$70
6	\$60	\$60	6	\$100	\$100	6	\$66	\$66
7	\$58	\$58	7	\$95	\$95	7	\$63	\$63
8	\$56	\$56	8	\$93	\$93	8	\$61	\$61
9	\$56	\$56	9	\$92	\$92	9	\$61	\$61
10	\$57	\$57	10	\$95	\$95	10	\$63	\$63
11	\$60	\$60	11	\$99	\$99	11	\$65	\$65
12	\$63	\$63	12	\$105	\$105	12	\$69	\$69
13	\$64	\$67	13	\$107	\$112	13	\$70	\$73
14	\$69	\$72	14	\$114	\$119	14	\$76	\$79
15	\$73	\$78	15	\$121	\$127	15	\$80	\$85
16	\$78	\$83	16	\$127	\$137	16	\$85	\$90
17	\$81	\$88	17	\$134	\$146	17	\$88	\$96
18	\$83	\$91	18	\$137	\$150	18	\$90	\$99
19	\$84	\$93	19	\$139	\$153	19	\$91	\$101
20	\$81	\$92	20	\$134	\$151	20	\$88	\$100
21	\$78	\$90	21	\$128	\$149	21	\$85	\$98
22	\$72	\$87	22	\$120	\$143	22	\$79	\$94
23	\$72	\$89	23	\$120	\$147	23	\$79	\$97
24	\$73	\$92	24	\$121	\$151	24	\$80	\$100
25	\$75	\$95	25	\$123	\$157	25	\$82	\$105
26	\$78	\$99	26	\$127	\$165	26	\$84	\$109
27	\$81	\$104	27	\$132	\$171	27	\$88	\$113
28	\$84	\$108	28	\$138	\$178	28	\$91	\$117
29	\$87	\$111	29	\$143	\$183	29	\$94	\$121
30	\$89	\$114	30	\$147	\$188	30	\$97	\$124
31	\$91	\$116	31	\$150	\$191	31	\$99	\$127
32	\$92	\$118	32	\$152	\$195	32	\$100	\$128
33	\$93	\$119	33	\$153	\$198	33	\$101	\$130
34	\$93	\$121	34	\$154	\$200	34	\$101	\$131
35	\$94	\$122	35	\$155	\$202	35	\$102	\$134
36	\$94	\$124	36	\$156	\$205	36	\$104	\$136
37	\$96	\$127	37	\$158	\$210	37	\$105	\$139
38	\$98	\$130	38	\$162	\$215	38	\$108	\$143
39	\$101	\$135	39	\$167	\$221	39	\$111	\$146
40	\$105	\$139	40	\$173	\$228	40	\$114	\$151
41	\$109	\$142	41	\$179	\$235	41	\$119	\$155
42	\$113	\$146	42	\$186	\$241	42	\$123	\$159
43	\$118	\$150	43	\$194	\$247	43	\$128	\$164
44	\$122	\$153	44	\$202	\$254	44	\$134	\$168
45	\$127	\$157	45	\$210	\$260	45	\$139	\$172
46	\$132	\$161	46	\$218	\$266	46	\$144	\$176
47	\$137	\$166	47	\$227	\$273	47	\$149	\$181
48	\$142	\$170	48	\$235	\$280	48	\$155	\$185
49	\$147	\$174	49	\$243	\$287	49	\$160	\$189
50	\$153	\$178	50	\$253	\$293	50	\$167	\$194
51	\$159	\$181	51	\$262	\$299	51	\$174	\$198
52	\$166	\$184	52	\$274	\$304	52	\$181	\$201
53	\$174	\$187	53	\$288	\$308	53	\$190	\$204
54	\$184	\$190	54	\$303	\$314	54	\$201	\$208
55	\$195	\$195	55	\$322	\$321	55	\$212	\$212
56	\$206	\$199	56	\$341	\$328	56	\$225	\$217
57	\$217	\$205	57	\$359	\$337	57	\$238	\$224
58	\$230	\$211	58	\$379	\$349	58	\$250	\$230
59	\$241	\$218	59	\$397	\$360	59	\$263	\$238
60	\$253	\$226	60	\$417	\$372	60	\$275	\$245
61	\$274	\$233	61	\$452	\$385	61	\$299	\$255
62	\$297	\$241	62	\$491	\$398	62	\$325	\$263
63	\$323	\$248	63	\$533	\$411	63	\$353	\$271
64	\$351	\$256	64	\$579	\$422	64	\$383	\$279
65+	\$381	\$264	65+	\$628	\$435	65+	\$415	\$288

**PROPOSED MONTHLY PPO RATES**  
**State: California**  
**Effective 10/01/2010**  
**Area 6**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$523	\$523
1	\$236	\$236
2	\$154	\$154
3	\$143	\$143
4	\$131	\$131
5	\$122	\$122
6	\$115	\$115
7	\$109	\$109
8	\$107	\$107
9	\$106	\$106
10	\$109	\$109
11	\$114	\$114
12	\$120	\$120
13	\$122	\$128
14	\$130	\$137
15	\$139	\$146
16	\$146	\$156
17	\$153	\$167
18	\$156	\$172
19	\$158	\$176
20	\$153	\$173
21	\$147	\$171
22	\$137	\$164
23	\$137	\$168
24	\$139	\$174
25	\$142	\$180
26	\$146	\$188
27	\$152	\$196
28	\$158	\$203
29	\$164	\$210
30	\$169	\$215
31	\$172	\$219
32	\$175	\$224
33	\$176	\$226
34	\$177	\$229
35	\$177	\$232
36	\$179	\$235
37	\$181	\$240
38	\$185	\$246
39	\$191	\$254
40	\$198	\$261
41	\$206	\$269
42	\$213	\$276
43	\$223	\$284
44	\$231	\$291
45	\$240	\$297
46	\$249	\$305
47	\$259	\$313
48	\$269	\$321
49	\$278	\$329
50	\$289	\$336
51	\$300	\$343
52	\$314	\$348
53	\$329	\$354
54	\$348	\$360
55	\$368	\$367
56	\$390	\$377
57	\$412	\$387
58	\$434	\$400
59	\$455	\$412
60	\$478	\$425
61	\$519	\$441
62	\$563	\$456
63	\$611	\$471
64	\$663	\$484
65+	\$720	\$498

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 7  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$479	\$479	0	\$418	\$418	0	\$362	\$362
1	\$216	\$216	1	\$189	\$189	1	\$164	\$164
2	\$141	\$141	2	\$123	\$123	2	\$107	\$107
3	\$131	\$131	3	\$115	\$115	3	\$99	\$99
4	\$121	\$121	4	\$106	\$106	4	\$91	\$91
5	\$112	\$112	5	\$97	\$97	5	\$85	\$85
6	\$105	\$105	6	\$92	\$92	6	\$80	\$80
7	\$100	\$100	7	\$87	\$87	7	\$76	\$76
8	\$97	\$97	8	\$85	\$85	8	\$73	\$73
9	\$97	\$97	9	\$85	\$85	9	\$73	\$73
10	\$99	\$99	10	\$87	\$87	10	\$76	\$76
11	\$105	\$105	11	\$91	\$91	11	\$79	\$79
12	\$111	\$111	12	\$96	\$96	12	\$84	\$84
13	\$112	\$117	13	\$97	\$102	13	\$85	\$89
14	\$119	\$125	14	\$105	\$110	14	\$90	\$95
15	\$127	\$135	15	\$111	\$117	15	\$96	\$101
16	\$135	\$144	16	\$117	\$125	16	\$101	\$109
17	\$140	\$153	17	\$122	\$134	17	\$106	\$116
18	\$144	\$157	18	\$125	\$138	18	\$109	\$119
19	\$145	\$161	19	\$127	\$141	19	\$110	\$122
20	\$141	\$159	20	\$123	\$139	20	\$107	\$120
21	\$135	\$156	21	\$118	\$137	21	\$101	\$118
22	\$126	\$150	22	\$110	\$130	22	\$95	\$113
23	\$125	\$154	23	\$110	\$135	23	\$95	\$116
24	\$127	\$159	24	\$111	\$139	24	\$96	\$120
25	\$129	\$166	25	\$113	\$145	25	\$98	\$125
26	\$134	\$173	26	\$117	\$151	26	\$101	\$130
27	\$139	\$180	27	\$121	\$157	27	\$106	\$136
28	\$145	\$186	28	\$126	\$162	28	\$110	\$141
29	\$150	\$193	29	\$131	\$169	29	\$114	\$146
30	\$154	\$198	30	\$135	\$173	30	\$117	\$149
31	\$158	\$202	31	\$138	\$176	31	\$119	\$152
32	\$160	\$205	32	\$140	\$179	32	\$121	\$155
33	\$161	\$207	33	\$141	\$181	33	\$122	\$156
34	\$161	\$210	34	\$142	\$183	34	\$122	\$158
35	\$162	\$212	35	\$142	\$185	35	\$123	\$160
36	\$165	\$216	36	\$143	\$188	36	\$124	\$164
37	\$167	\$220	37	\$146	\$193	37	\$126	\$167
38	\$171	\$227	38	\$149	\$198	38	\$128	\$171
39	\$175	\$233	39	\$153	\$203	39	\$132	\$176
40	\$181	\$240	40	\$158	\$209	40	\$138	\$181
41	\$188	\$246	41	\$165	\$215	41	\$143	\$186
42	\$196	\$254	42	\$171	\$221	42	\$148	\$191
43	\$204	\$260	43	\$178	\$227	43	\$154	\$197
44	\$212	\$266	44	\$185	\$233	44	\$160	\$201
45	\$220	\$273	45	\$193	\$238	45	\$167	\$206
46	\$229	\$279	46	\$200	\$244	46	\$173	\$211
47	\$238	\$287	47	\$208	\$250	47	\$180	\$217
48	\$246	\$295	48	\$215	\$257	48	\$186	\$223
49	\$256	\$301	49	\$223	\$264	49	\$194	\$228
50	\$265	\$308	50	\$232	\$269	50	\$201	\$233
51	\$275	\$315	51	\$241	\$274	51	\$208	\$237
52	\$288	\$320	52	\$252	\$278	52	\$217	\$241
53	\$302	\$324	53	\$264	\$284	53	\$229	\$245
54	\$319	\$330	54	\$278	\$288	54	\$241	\$249
55	\$338	\$336	55	\$295	\$294	55	\$256	\$255
56	\$358	\$345	56	\$313	\$301	56	\$270	\$261
57	\$378	\$355	57	\$330	\$309	57	\$286	\$268
58	\$397	\$366	58	\$348	\$320	58	\$301	\$276
59	\$418	\$378	59	\$365	\$330	59	\$316	\$286
60	\$438	\$390	60	\$383	\$341	60	\$331	\$295
61	\$475	\$405	61	\$415	\$353	61	\$359	\$305
62	\$516	\$418	62	\$450	\$365	62	\$390	\$317
63	\$560	\$432	63	\$490	\$377	63	\$423	\$326
64	\$609	\$444	64	\$531	\$388	64	\$460	\$335
65+	\$660	\$457	65+	\$576	\$400	65+	\$499	\$346

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 7  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$357	\$357	0	\$275	\$275	0	\$398	\$398
1	\$161	\$161	1	\$124	\$124	1	\$180	\$180
2	\$106	\$106	2	\$81	\$81	2	\$117	\$117
3	\$97	\$97	3	\$76	\$76	3	\$109	\$109
4	\$90	\$90	4	\$69	\$69	4	\$100	\$100
5	\$84	\$84	5	\$64	\$64	5	\$93	\$93
6	\$79	\$79	6	\$60	\$60	6	\$87	\$87
7	\$75	\$75	7	\$58	\$58	7	\$83	\$83
8	\$72	\$72	8	\$56	\$56	8	\$81	\$81
9	\$72	\$72	9	\$56	\$56	9	\$81	\$81
10	\$75	\$75	10	\$57	\$57	10	\$83	\$83
11	\$78	\$78	11	\$60	\$60	11	\$86	\$86
12	\$82	\$82	12	\$63	\$63	12	\$91	\$91
13	\$83	\$88	13	\$64	\$67	13	\$93	\$97
14	\$89	\$93	14	\$68	\$72	14	\$99	\$105
15	\$95	\$100	15	\$73	\$78	15	\$106	\$112
16	\$100	\$107	16	\$78	\$83	16	\$112	\$119
17	\$105	\$114	17	\$81	\$88	17	\$116	\$127
18	\$107	\$117	18	\$83	\$90	18	\$119	\$130
19	\$109	\$120	19	\$84	\$93	19	\$121	\$134
20	\$105	\$119	20	\$81	\$91	20	\$117	\$132
21	\$100	\$117	21	\$78	\$90	21	\$112	\$129
22	\$94	\$112	22	\$72	\$86	22	\$105	\$124
23	\$94	\$115	23	\$72	\$89	23	\$105	\$128
24	\$94	\$119	24	\$73	\$92	24	\$106	\$132
25	\$96	\$123	25	\$75	\$95	25	\$108	\$138
26	\$100	\$128	26	\$77	\$99	26	\$111	\$143
27	\$104	\$134	27	\$80	\$104	27	\$116	\$149
28	\$108	\$139	28	\$83	\$108	28	\$120	\$155
29	\$112	\$144	29	\$86	\$111	29	\$124	\$159
30	\$115	\$147	30	\$89	\$114	30	\$128	\$165
31	\$118	\$150	31	\$91	\$116	31	\$131	\$168
32	\$119	\$153	32	\$92	\$118	32	\$132	\$170
33	\$120	\$154	33	\$93	\$119	33	\$134	\$172
34	\$121	\$156	34	\$93	\$121	34	\$135	\$174
35	\$121	\$158	35	\$93	\$122	35	\$136	\$176
36	\$122	\$161	36	\$94	\$124	36	\$137	\$179
37	\$124	\$165	37	\$96	\$127	37	\$139	\$183
38	\$127	\$169	38	\$98	\$130	38	\$142	\$187
39	\$130	\$174	39	\$100	\$134	39	\$146	\$194
40	\$136	\$179	40	\$105	\$138	40	\$151	\$199
41	\$141	\$184	41	\$109	\$142	41	\$156	\$205
42	\$146	\$188	42	\$113	\$146	42	\$162	\$210
43	\$152	\$194	43	\$117	\$149	43	\$170	\$215
44	\$158	\$199	44	\$122	\$153	44	\$176	\$221
45	\$165	\$204	45	\$127	\$157	45	\$183	\$227
46	\$171	\$209	46	\$131	\$161	46	\$190	\$232
47	\$177	\$214	47	\$137	\$166	47	\$198	\$238
48	\$184	\$219	48	\$142	\$170	48	\$205	\$244
49	\$190	\$225	49	\$147	\$174	49	\$212	\$250
50	\$198	\$230	50	\$152	\$177	50	\$220	\$256
51	\$206	\$234	51	\$158	\$181	51	\$229	\$261
52	\$214	\$238	52	\$166	\$184	52	\$239	\$265
53	\$226	\$242	53	\$174	\$186	53	\$250	\$269
54	\$238	\$246	54	\$183	\$189	54	\$265	\$274
55	\$253	\$252	55	\$195	\$194	55	\$280	\$279
56	\$267	\$258	56	\$206	\$199	56	\$297	\$287
57	\$282	\$265	57	\$217	\$204	57	\$314	\$295
58	\$297	\$273	58	\$229	\$210	58	\$330	\$304
59	\$312	\$282	59	\$240	\$217	59	\$347	\$314
60	\$327	\$291	60	\$253	\$225	60	\$363	\$324
61	\$354	\$302	61	\$273	\$233	61	\$394	\$336
62	\$385	\$312	62	\$297	\$241	62	\$428	\$348
63	\$418	\$322	63	\$322	\$248	63	\$465	\$358
64	\$453	\$331	64	\$350	\$256	64	\$505	\$368
65+	\$493	\$341	65+	\$380	\$263	65+	\$549	\$380

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 7  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$216	\$216	0	\$357	\$357	0	\$236	\$236
1	\$97	\$97	1	\$161	\$161	1	\$107	\$107
2	\$64	\$64	2	\$106	\$106	2	\$69	\$69
3	\$59	\$59	3	\$97	\$97	3	\$64	\$64
4	\$55	\$55	4	\$90	\$90	4	\$59	\$59
5	\$51	\$51	5	\$83	\$83	5	\$55	\$55
6	\$48	\$48	6	\$78	\$78	6	\$52	\$52
7	\$46	\$46	7	\$75	\$75	7	\$50	\$50
8	\$43	\$43	8	\$72	\$72	8	\$48	\$48
9	\$43	\$43	9	\$72	\$72	9	\$48	\$48
10	\$45	\$45	10	\$75	\$75	10	\$49	\$49
11	\$47	\$47	11	\$78	\$78	11	\$51	\$51
12	\$50	\$50	12	\$82	\$82	12	\$54	\$54
13	\$51	\$53	13	\$83	\$87	13	\$55	\$58
14	\$54	\$57	14	\$89	\$93	14	\$59	\$62
15	\$57	\$60	15	\$94	\$100	15	\$62	\$66
16	\$61	\$64	16	\$100	\$107	16	\$66	\$70
17	\$63	\$69	17	\$105	\$114	17	\$69	\$76
18	\$65	\$70	18	\$107	\$117	18	\$70	\$78
19	\$65	\$72	19	\$109	\$120	19	\$71	\$80
20	\$63	\$71	20	\$105	\$118	20	\$69	\$79
21	\$61	\$70	21	\$100	\$116	21	\$66	\$77
22	\$57	\$67	22	\$93	\$112	22	\$62	\$73
23	\$57	\$69	23	\$93	\$115	23	\$62	\$76
24	\$57	\$71	24	\$94	\$119	24	\$62	\$79
25	\$59	\$75	25	\$96	\$123	25	\$64	\$82
26	\$60	\$78	26	\$99	\$128	26	\$66	\$85
27	\$63	\$81	27	\$104	\$134	27	\$68	\$88
28	\$65	\$84	28	\$108	\$139	28	\$71	\$92
29	\$67	\$87	29	\$112	\$143	29	\$73	\$95
30	\$69	\$89	30	\$115	\$147	30	\$76	\$97
31	\$71	\$91	31	\$117	\$150	31	\$78	\$99
32	\$72	\$92	32	\$119	\$152	32	\$79	\$100
33	\$72	\$93	33	\$120	\$154	33	\$80	\$102
34	\$73	\$94	34	\$120	\$156	34	\$80	\$104
35	\$73	\$96	35	\$121	\$158	35	\$80	\$105
36	\$75	\$97	36	\$122	\$160	36	\$81	\$107
37	\$76	\$99	37	\$124	\$165	37	\$82	\$109
38	\$77	\$102	38	\$126	\$169	38	\$84	\$112
39	\$79	\$105	39	\$130	\$173	39	\$86	\$115
40	\$82	\$108	40	\$135	\$178	40	\$89	\$118
41	\$85	\$111	41	\$141	\$183	41	\$93	\$121
42	\$88	\$114	42	\$146	\$188	42	\$96	\$124
43	\$92	\$117	43	\$152	\$194	43	\$100	\$127
44	\$95	\$120	44	\$157	\$198	44	\$105	\$131
45	\$99	\$123	45	\$164	\$203	45	\$109	\$135
46	\$104	\$126	46	\$171	\$208	46	\$113	\$138
47	\$108	\$129	47	\$177	\$213	47	\$117	\$141
48	\$111	\$132	48	\$183	\$219	48	\$121	\$145
49	\$115	\$136	49	\$190	\$225	49	\$125	\$148
50	\$119	\$139	50	\$198	\$230	50	\$130	\$152
51	\$124	\$142	51	\$205	\$234	51	\$136	\$154
52	\$129	\$144	52	\$214	\$238	52	\$142	\$157
53	\$137	\$146	53	\$225	\$241	53	\$149	\$159
54	\$144	\$149	54	\$237	\$245	54	\$157	\$162
55	\$152	\$152	55	\$252	\$250	55	\$167	\$166
56	\$161	\$155	56	\$266	\$257	56	\$176	\$170
57	\$171	\$160	57	\$282	\$264	57	\$186	\$175
58	\$179	\$166	58	\$296	\$272	58	\$196	\$180
59	\$188	\$171	59	\$312	\$282	59	\$206	\$186
60	\$198	\$176	60	\$326	\$291	60	\$215	\$193
61	\$214	\$182	61	\$354	\$301	61	\$234	\$199
62	\$233	\$188	62	\$384	\$312	62	\$254	\$206
63	\$253	\$195	63	\$417	\$321	63	\$275	\$212
64	\$274	\$200	64	\$452	\$330	64	\$299	\$218
65+	\$298	\$206	65+	\$492	\$341	65+	\$325	\$225

**PROPOSED MONTHLY PPO RATES**

**State: California**  
**Effective 10/01/2010**  
**Area 7**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$409	\$409
1	\$184	\$184
2	\$120	\$120
3	\$112	\$112
4	\$102	\$102
5	\$95	\$95
6	\$89	\$89
7	\$85	\$85
8	\$83	\$83
9	\$83	\$83
10	\$85	\$85
11	\$89	\$89
12	\$94	\$94
13	\$95	\$100
14	\$101	\$107
15	\$109	\$115
16	\$115	\$122
17	\$119	\$130
18	\$122	\$134
19	\$124	\$138
20	\$120	\$136
21	\$115	\$134
22	\$108	\$127
23	\$108	\$131
24	\$109	\$136
25	\$111	\$141
26	\$114	\$147
27	\$119	\$153
28	\$123	\$159
29	\$128	\$165
30	\$131	\$169
31	\$135	\$172
32	\$137	\$175
33	\$138	\$177
34	\$138	\$179
35	\$139	\$181
36	\$140	\$184
37	\$142	\$188
38	\$145	\$193
39	\$149	\$199
40	\$154	\$204
41	\$160	\$210
42	\$167	\$216
43	\$174	\$221
44	\$181	\$227
45	\$188	\$233
46	\$196	\$239
47	\$203	\$244
48	\$210	\$252
49	\$217	\$257
50	\$226	\$263
51	\$235	\$268
52	\$245	\$272
53	\$258	\$276
54	\$272	\$282
55	\$288	\$287
56	\$305	\$294
57	\$322	\$302
58	\$339	\$313
59	\$356	\$322
60	\$374	\$333
61	\$405	\$345
62	\$440	\$357
63	\$478	\$367
64	\$519	\$379
65+	\$563	\$389



**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 8  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$599	\$599	0	\$523	\$523	0	\$452	\$452
1	\$270	\$270	1	\$236	\$236	1	\$204	\$204
2	\$176	\$176	2	\$154	\$154	2	\$134	\$134
3	\$164	\$164	3	\$143	\$143	3	\$124	\$124
4	\$151	\$151	4	\$131	\$131	4	\$114	\$114
5	\$140	\$140	5	\$122	\$122	5	\$106	\$106
6	\$131	\$131	6	\$115	\$115	6	\$99	\$99
7	\$125	\$125	7	\$109	\$109	7	\$94	\$94
8	\$122	\$122	8	\$107	\$107	8	\$92	\$92
9	\$121	\$121	9	\$106	\$106	9	\$92	\$92
10	\$124	\$124	10	\$109	\$109	10	\$94	\$94
11	\$130	\$130	11	\$114	\$114	11	\$98	\$98
12	\$138	\$138	12	\$120	\$120	12	\$105	\$105
13	\$140	\$147	13	\$122	\$128	13	\$106	\$111
14	\$149	\$156	14	\$130	\$137	14	\$113	\$118
15	\$158	\$168	15	\$139	\$146	15	\$120	\$126
16	\$168	\$179	16	\$146	\$156	16	\$126	\$136
17	\$175	\$191	17	\$153	\$167	17	\$132	\$145
18	\$179	\$197	18	\$156	\$172	18	\$136	\$148
19	\$181	\$202	19	\$158	\$176	19	\$138	\$152
20	\$176	\$199	20	\$153	\$174	20	\$132	\$150
21	\$169	\$196	21	\$147	\$171	21	\$127	\$148
22	\$157	\$187	22	\$138	\$164	22	\$119	\$142
23	\$157	\$193	23	\$137	\$168	23	\$119	\$146
24	\$158	\$199	24	\$139	\$174	24	\$120	\$150
25	\$162	\$207	25	\$142	\$180	25	\$122	\$156
26	\$168	\$215	26	\$146	\$188	26	\$126	\$162
27	\$174	\$225	27	\$152	\$196	27	\$131	\$170
28	\$181	\$233	28	\$158	\$204	28	\$137	\$176
29	\$187	\$240	29	\$164	\$210	29	\$142	\$182
30	\$193	\$247	30	\$169	\$215	30	\$146	\$186
31	\$197	\$252	31	\$172	\$219	31	\$149	\$190
32	\$200	\$256	32	\$175	\$224	32	\$151	\$194
33	\$202	\$259	33	\$176	\$226	33	\$152	\$196
34	\$202	\$262	34	\$177	\$229	34	\$153	\$198
35	\$203	\$265	35	\$177	\$232	35	\$153	\$201
36	\$205	\$270	36	\$179	\$235	36	\$155	\$204
37	\$208	\$275	37	\$182	\$240	37	\$157	\$208
38	\$213	\$283	38	\$185	\$246	38	\$160	\$213
39	\$219	\$291	39	\$191	\$254	39	\$166	\$219
40	\$227	\$299	40	\$198	\$262	40	\$172	\$227
41	\$235	\$308	41	\$206	\$269	41	\$178	\$233
42	\$245	\$317	42	\$214	\$276	42	\$185	\$239
43	\$255	\$325	43	\$223	\$284	43	\$193	\$245
44	\$265	\$332	44	\$231	\$291	44	\$200	\$252
45	\$275	\$341	45	\$240	\$298	45	\$208	\$258
46	\$286	\$350	46	\$249	\$305	46	\$216	\$264
47	\$297	\$358	47	\$259	\$314	47	\$225	\$271
48	\$307	\$367	48	\$269	\$321	48	\$233	\$278
49	\$319	\$377	49	\$278	\$329	49	\$241	\$285
50	\$331	\$385	50	\$289	\$336	50	\$250	\$291
51	\$345	\$392	51	\$300	\$343	51	\$260	\$297
52	\$359	\$398	52	\$314	\$349	52	\$272	\$301
53	\$378	\$406	53	\$329	\$354	53	\$286	\$306
54	\$398	\$412	54	\$348	\$360	54	\$301	\$312
55	\$422	\$421	55	\$368	\$367	55	\$319	\$318
56	\$447	\$432	56	\$390	\$377	56	\$337	\$326
57	\$472	\$443	57	\$412	\$387	57	\$357	\$335
58	\$497	\$457	58	\$434	\$400	58	\$376	\$346
59	\$522	\$472	59	\$455	\$412	59	\$394	\$357
60	\$548	\$487	60	\$478	\$426	60	\$414	\$368
61	\$594	\$505	61	\$519	\$441	61	\$449	\$382
62	\$645	\$523	62	\$563	\$456	62	\$487	\$395
63	\$700	\$539	63	\$611	\$471	63	\$529	\$408
64	\$760	\$555	64	\$663	\$484	64	\$574	\$419
65+	\$825	\$570	65+	\$720	\$499	65+	\$623	\$432

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010  
Area 8  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$446	\$446	0	\$345	\$345	0	\$497	\$497
1	\$202	\$202	1	\$155	\$155	1	\$225	\$225
2	\$131	\$131	2	\$101	\$101	2	\$146	\$146
3	\$122	\$122	3	\$94	\$94	3	\$136	\$136
4	\$113	\$113	4	\$87	\$87	4	\$125	\$125
5	\$105	\$105	5	\$81	\$81	5	\$116	\$116
6	\$97	\$97	6	\$76	\$76	6	\$109	\$109
7	\$93	\$93	7	\$71	\$71	7	\$104	\$104
8	\$91	\$91	8	\$70	\$70	8	\$101	\$101
9	\$91	\$91	9	\$70	\$70	9	\$100	\$100
10	\$93	\$93	10	\$71	\$71	10	\$104	\$104
11	\$97	\$97	11	\$75	\$75	11	\$108	\$108
12	\$102	\$102	12	\$80	\$80	12	\$114	\$114
13	\$105	\$110	13	\$81	\$84	13	\$116	\$122
14	\$111	\$117	14	\$86	\$90	14	\$124	\$130
15	\$118	\$125	15	\$91	\$96	15	\$131	\$139
16	\$125	\$134	16	\$96	\$104	16	\$139	\$149
17	\$130	\$143	17	\$100	\$110	17	\$145	\$158
18	\$134	\$146	18	\$104	\$113	18	\$149	\$162
19	\$136	\$150	19	\$105	\$116	19	\$151	\$168
20	\$130	\$148	20	\$101	\$114	20	\$146	\$165
21	\$125	\$146	21	\$97	\$112	21	\$140	\$162
22	\$117	\$140	22	\$90	\$108	22	\$130	\$155
23	\$117	\$144	23	\$90	\$111	23	\$130	\$159
24	\$118	\$148	24	\$91	\$115	24	\$131	\$166
25	\$121	\$154	25	\$93	\$119	25	\$135	\$172
26	\$125	\$160	26	\$96	\$124	26	\$139	\$179
27	\$129	\$168	27	\$100	\$129	27	\$144	\$186
28	\$135	\$174	28	\$105	\$135	28	\$150	\$194
29	\$140	\$179	29	\$108	\$139	29	\$155	\$200
30	\$144	\$184	30	\$111	\$142	30	\$160	\$205
31	\$147	\$187	31	\$114	\$145	31	\$164	\$209
32	\$149	\$190	32	\$115	\$147	32	\$166	\$212
33	\$150	\$193	33	\$116	\$149	33	\$168	\$215
34	\$151	\$196	34	\$116	\$151	34	\$168	\$217
35	\$151	\$198	35	\$117	\$152	35	\$169	\$220
36	\$153	\$201	36	\$118	\$155	36	\$170	\$224
37	\$155	\$205	37	\$120	\$158	37	\$173	\$229
38	\$158	\$211	38	\$122	\$162	38	\$177	\$235
39	\$164	\$216	39	\$126	\$168	39	\$182	\$241
40	\$169	\$224	40	\$130	\$172	40	\$188	\$248
41	\$176	\$230	41	\$136	\$177	41	\$196	\$256
42	\$182	\$236	42	\$141	\$182	42	\$203	\$263
43	\$189	\$242	43	\$147	\$186	43	\$211	\$269
44	\$198	\$248	44	\$152	\$191	44	\$219	\$276
45	\$205	\$255	45	\$158	\$196	45	\$229	\$283
46	\$213	\$261	46	\$165	\$201	46	\$237	\$290
47	\$221	\$267	47	\$171	\$206	47	\$246	\$298
48	\$230	\$274	48	\$177	\$211	48	\$256	\$305
49	\$238	\$280	49	\$183	\$216	49	\$265	\$313
50	\$246	\$287	50	\$190	\$221	50	\$274	\$320
51	\$257	\$293	51	\$198	\$226	51	\$286	\$326
52	\$268	\$297	52	\$207	\$230	52	\$298	\$331
53	\$282	\$302	53	\$217	\$233	53	\$314	\$336
54	\$297	\$307	54	\$229	\$237	54	\$330	\$343
55	\$315	\$314	55	\$243	\$242	55	\$351	\$349
56	\$333	\$322	56	\$257	\$248	56	\$371	\$358
57	\$352	\$330	57	\$271	\$255	57	\$391	\$368
58	\$371	\$341	58	\$286	\$263	58	\$413	\$380
59	\$389	\$352	59	\$300	\$271	59	\$434	\$392
60	\$408	\$363	60	\$315	\$280	60	\$454	\$405
61	\$443	\$377	61	\$342	\$291	61	\$493	\$419
62	\$480	\$389	62	\$371	\$300	62	\$535	\$434
63	\$522	\$402	63	\$403	\$311	63	\$581	\$447
64	\$566	\$414	64	\$437	\$319	64	\$630	\$461
65+	\$615	\$425	65+	\$474	\$328	65+	\$685	\$474

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010  
Area 8  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$270	\$270	0	\$446	\$446	0	\$295	\$295
1	\$122	\$122	1	\$201	\$201	1	\$134	\$134
2	\$80	\$80	2	\$131	\$131	2	\$87	\$87
3	\$73	\$73	3	\$122	\$122	3	\$81	\$81
4	\$68	\$68	4	\$112	\$112	4	\$75	\$75
5	\$63	\$63	5	\$105	\$105	5	\$68	\$68
6	\$59	\$59	6	\$97	\$97	6	\$64	\$64
7	\$56	\$56	7	\$93	\$93	7	\$61	\$61
8	\$55	\$55	8	\$91	\$91	8	\$60	\$60
9	\$55	\$55	9	\$90	\$90	9	\$60	\$60
10	\$56	\$56	10	\$92	\$92	10	\$61	\$61
11	\$59	\$59	11	\$96	\$96	11	\$64	\$64
12	\$62	\$62	12	\$102	\$102	12	\$67	\$67
13	\$63	\$66	13	\$104	\$109	13	\$68	\$72
14	\$67	\$70	14	\$111	\$117	14	\$73	\$78
15	\$71	\$76	15	\$118	\$125	15	\$78	\$83
16	\$76	\$81	16	\$125	\$134	16	\$83	\$88
17	\$79	\$86	17	\$130	\$142	17	\$86	\$94
18	\$81	\$89	18	\$134	\$146	18	\$88	\$96
19	\$82	\$91	19	\$136	\$150	19	\$89	\$99
20	\$79	\$90	20	\$130	\$148	20	\$86	\$97
21	\$76	\$88	21	\$125	\$145	21	\$83	\$96
22	\$70	\$85	22	\$117	\$140	22	\$78	\$92
23	\$70	\$87	23	\$117	\$143	23	\$78	\$94
24	\$71	\$90	24	\$118	\$148	24	\$78	\$98
25	\$73	\$93	25	\$121	\$154	25	\$80	\$101
26	\$76	\$97	26	\$124	\$160	26	\$83	\$106
27	\$79	\$101	27	\$129	\$167	27	\$86	\$111
28	\$82	\$106	28	\$135	\$174	28	\$89	\$115
29	\$85	\$109	29	\$140	\$179	29	\$92	\$118
30	\$87	\$112	30	\$144	\$184	30	\$95	\$121
31	\$89	\$114	31	\$147	\$187	31	\$97	\$124
32	\$90	\$115	32	\$149	\$190	32	\$98	\$126
33	\$91	\$117	33	\$150	\$193	33	\$99	\$127
34	\$91	\$118	34	\$150	\$195	34	\$99	\$128
35	\$92	\$120	35	\$151	\$198	35	\$100	\$130
36	\$92	\$121	36	\$152	\$201	36	\$100	\$132
37	\$94	\$124	37	\$155	\$205	37	\$102	\$136
38	\$96	\$127	38	\$158	\$210	38	\$105	\$139
39	\$98	\$131	39	\$162	\$216	39	\$108	\$143
40	\$102	\$135	40	\$169	\$223	40	\$112	\$147
41	\$107	\$139	41	\$175	\$229	41	\$116	\$151
42	\$111	\$143	42	\$182	\$235	42	\$120	\$155
43	\$115	\$146	43	\$189	\$241	43	\$125	\$159
44	\$119	\$150	44	\$197	\$247	44	\$130	\$164
45	\$124	\$154	45	\$205	\$254	45	\$136	\$168
46	\$129	\$157	46	\$213	\$260	46	\$141	\$172
47	\$134	\$161	47	\$220	\$267	47	\$146	\$176
48	\$139	\$166	48	\$229	\$273	48	\$151	\$181
49	\$144	\$170	49	\$237	\$280	49	\$157	\$185
50	\$149	\$174	50	\$246	\$287	50	\$162	\$189
51	\$155	\$177	51	\$257	\$292	51	\$170	\$194
52	\$162	\$180	52	\$268	\$297	52	\$177	\$197
53	\$170	\$183	53	\$280	\$301	53	\$185	\$200
54	\$179	\$186	54	\$296	\$306	54	\$196	\$203
55	\$190	\$189	55	\$315	\$314	55	\$208	\$207
56	\$202	\$195	56	\$332	\$321	56	\$219	\$212
57	\$213	\$200	57	\$351	\$330	57	\$232	\$218
58	\$224	\$206	58	\$369	\$341	58	\$244	\$225
59	\$235	\$213	59	\$388	\$352	59	\$257	\$232
60	\$246	\$220	60	\$408	\$363	60	\$269	\$240
61	\$268	\$228	61	\$442	\$376	61	\$292	\$248
62	\$291	\$236	62	\$479	\$389	62	\$317	\$257
63	\$316	\$243	63	\$521	\$402	63	\$345	\$265
64	\$343	\$250	64	\$565	\$413	64	\$374	\$273
65+	\$372	\$258	65+	\$614	\$424	65+	\$406	\$280

**PROPOSED MONTHLY PPO RATES**

State: California  
Effective 10/01/2010  
Area 8  
CP Base Rates

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$510	\$510
1	\$231	\$231
2	\$150	\$150
3	\$140	\$140
4	\$128	\$128
5	\$119	\$119
6	\$112	\$112
7	\$107	\$107
8	\$104	\$104
9	\$104	\$104
10	\$106	\$106
11	\$111	\$111
12	\$117	\$117
13	\$119	\$125
14	\$127	\$134
15	\$136	\$143
16	\$143	\$153
17	\$149	\$162
18	\$153	\$168
19	\$155	\$172
20	\$150	\$170
21	\$144	\$167
22	\$134	\$159
23	\$134	\$164
24	\$136	\$170
25	\$138	\$176
26	\$143	\$184
27	\$148	\$191
28	\$154	\$199
29	\$159	\$205
30	\$165	\$210
31	\$168	\$214
32	\$171	\$218
33	\$172	\$220
34	\$173	\$224
35	\$173	\$226
36	\$175	\$230
37	\$177	\$235
38	\$181	\$241
39	\$186	\$247
40	\$194	\$256
41	\$201	\$263
42	\$209	\$270
43	\$217	\$276
44	\$226	\$284
45	\$235	\$291
46	\$244	\$298
47	\$254	\$305
48	\$263	\$314
49	\$272	\$321
50	\$283	\$328
51	\$294	\$334
52	\$306	\$341
53	\$322	\$346
54	\$339	\$351
55	\$360	\$359
56	\$381	\$367
57	\$403	\$378
58	\$423	\$390
59	\$445	\$403
60	\$467	\$416
61	\$506	\$431
62	\$550	\$445
63	\$596	\$460
64	\$648	\$473
65+	\$703	\$486

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 9  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$511	\$511	0	\$446	\$446	0	\$386	\$386
1	\$231	\$231	1	\$202	\$202	1	\$175	\$175
2	\$151	\$151	2	\$131	\$131	2	\$114	\$114
3	\$140	\$140	3	\$122	\$122	3	\$106	\$106
4	\$128	\$128	4	\$113	\$113	4	\$97	\$97
5	\$119	\$119	5	\$105	\$105	5	\$90	\$90
6	\$112	\$112	6	\$97	\$97	6	\$85	\$85
7	\$107	\$107	7	\$93	\$93	7	\$81	\$81
8	\$104	\$104	8	\$91	\$91	8	\$79	\$79
9	\$104	\$104	9	\$91	\$91	9	\$79	\$79
10	\$107	\$107	10	\$93	\$93	10	\$81	\$81
11	\$111	\$111	11	\$97	\$97	11	\$84	\$84
12	\$118	\$118	12	\$102	\$102	12	\$89	\$89
13	\$119	\$125	13	\$105	\$110	13	\$90	\$94
14	\$127	\$134	14	\$111	\$117	14	\$96	\$101
15	\$136	\$143	15	\$118	\$125	15	\$102	\$109
16	\$143	\$153	16	\$125	\$134	16	\$109	\$116
17	\$149	\$164	17	\$130	\$143	17	\$113	\$123
18	\$153	\$168	18	\$134	\$146	18	\$116	\$126
19	\$155	\$172	19	\$136	\$150	19	\$117	\$130
20	\$150	\$170	20	\$130	\$148	20	\$113	\$128
21	\$144	\$167	21	\$125	\$146	21	\$109	\$126
22	\$135	\$159	22	\$117	\$140	22	\$101	\$121
23	\$135	\$165	23	\$117	\$144	23	\$101	\$124
24	\$136	\$170	24	\$118	\$148	24	\$102	\$128
25	\$139	\$177	25	\$121	\$154	25	\$105	\$134
26	\$143	\$184	26	\$125	\$160	26	\$108	\$139
27	\$148	\$191	27	\$129	\$168	27	\$112	\$145
28	\$154	\$199	28	\$135	\$174	28	\$117	\$150
29	\$160	\$205	29	\$140	\$179	29	\$121	\$155
30	\$165	\$211	30	\$144	\$184	30	\$124	\$159
31	\$169	\$215	31	\$147	\$187	31	\$127	\$162
32	\$171	\$218	32	\$149	\$190	32	\$129	\$165
33	\$172	\$221	33	\$150	\$193	33	\$130	\$167
34	\$173	\$224	34	\$151	\$196	34	\$130	\$169
35	\$174	\$227	35	\$151	\$198	35	\$131	\$171
36	\$175	\$230	36	\$153	\$201	36	\$132	\$174
37	\$178	\$235	37	\$155	\$205	37	\$135	\$178
38	\$181	\$241	38	\$158	\$211	38	\$138	\$182
39	\$187	\$248	39	\$164	\$216	39	\$142	\$187
40	\$194	\$256	40	\$169	\$224	40	\$146	\$194
41	\$201	\$263	41	\$176	\$230	41	\$152	\$199
42	\$209	\$270	42	\$182	\$236	42	\$158	\$204
43	\$217	\$277	43	\$189	\$242	43	\$165	\$209
44	\$226	\$284	44	\$198	\$248	44	\$171	\$214
45	\$235	\$291	45	\$205	\$255	45	\$178	\$220
46	\$244	\$298	46	\$213	\$261	46	\$184	\$226
47	\$254	\$306	47	\$221	\$267	47	\$191	\$232
48	\$263	\$314	48	\$230	\$274	48	\$199	\$237
49	\$272	\$322	49	\$238	\$280	49	\$206	\$243
50	\$283	\$329	50	\$246	\$287	50	\$213	\$248
51	\$294	\$335	51	\$257	\$293	51	\$223	\$254
52	\$307	\$341	52	\$268	\$297	52	\$232	\$258
53	\$322	\$346	53	\$282	\$302	53	\$243	\$262
54	\$339	\$352	54	\$297	\$307	54	\$257	\$266
55	\$360	\$359	55	\$315	\$314	55	\$272	\$271
56	\$382	\$368	56	\$333	\$322	56	\$289	\$278
57	\$403	\$379	57	\$352	\$330	57	\$304	\$286
58	\$424	\$390	58	\$371	\$341	58	\$321	\$295
59	\$446	\$404	59	\$389	\$352	59	\$337	\$304
60	\$468	\$416	60	\$408	\$363	60	\$353	\$315
61	\$507	\$432	61	\$443	\$377	61	\$383	\$326
62	\$551	\$446	62	\$480	\$389	62	\$416	\$337
63	\$597	\$461	63	\$522	\$402	63	\$451	\$348
64	\$649	\$474	64	\$566	\$414	64	\$491	\$358
65+	\$704	\$487	65+	\$615	\$425	65+	\$532	\$368

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 9  
CP Base Rates**

Low Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$381	\$381	0	\$294	\$294	0	\$424	\$424
1	\$172	\$172	1	\$132	\$132	1	\$191	\$191
2	\$113	\$113	2	\$87	\$87	2	\$125	\$125
3	\$105	\$105	3	\$81	\$81	3	\$116	\$116
4	\$96	\$96	4	\$75	\$75	4	\$107	\$107
5	\$89	\$89	5	\$68	\$68	5	\$99	\$99
6	\$84	\$84	6	\$64	\$64	6	\$93	\$93
7	\$80	\$80	7	\$61	\$61	7	\$89	\$89
8	\$78	\$78	8	\$60	\$60	8	\$86	\$86
9	\$78	\$78	9	\$60	\$60	9	\$86	\$86
10	\$79	\$79	10	\$61	\$61	10	\$88	\$88
11	\$83	\$83	11	\$64	\$64	11	\$92	\$92
12	\$88	\$88	12	\$67	\$67	12	\$97	\$97
13	\$89	\$93	13	\$68	\$72	13	\$99	\$104
14	\$95	\$99	14	\$73	\$77	14	\$106	\$111
15	\$101	\$107	15	\$78	\$83	15	\$113	\$119
16	\$107	\$114	16	\$83	\$88	16	\$119	\$127
17	\$112	\$122	17	\$86	\$94	17	\$124	\$136
18	\$114	\$125	18	\$88	\$96	18	\$127	\$139
19	\$116	\$128	19	\$89	\$99	19	\$128	\$143
20	\$112	\$126	20	\$86	\$97	20	\$124	\$141
21	\$107	\$124	21	\$83	\$96	21	\$119	\$139
22	\$100	\$119	22	\$78	\$92	22	\$112	\$132
23	\$100	\$122	23	\$78	\$94	23	\$112	\$137
24	\$101	\$126	24	\$78	\$97	24	\$113	\$141
25	\$104	\$131	25	\$80	\$101	25	\$115	\$147
26	\$107	\$138	26	\$82	\$106	26	\$119	\$153
27	\$111	\$143	27	\$86	\$111	27	\$123	\$159
28	\$115	\$148	28	\$89	\$115	28	\$128	\$166
29	\$119	\$153	29	\$92	\$118	29	\$132	\$171
30	\$123	\$157	30	\$95	\$121	30	\$137	\$175
31	\$125	\$160	31	\$97	\$124	31	\$140	\$178
32	\$127	\$162	32	\$98	\$125	32	\$142	\$181
33	\$128	\$165	33	\$99	\$127	33	\$143	\$183
34	\$128	\$167	34	\$99	\$128	34	\$144	\$185
35	\$129	\$169	35	\$99	\$130	35	\$144	\$188
36	\$130	\$172	36	\$100	\$132	36	\$145	\$191
37	\$132	\$175	37	\$102	\$136	37	\$147	\$196
38	\$136	\$180	38	\$105	\$139	38	\$151	\$201
39	\$140	\$185	39	\$108	\$143	39	\$155	\$206
40	\$144	\$190	40	\$112	\$147	40	\$160	\$212
41	\$150	\$196	41	\$116	\$151	41	\$167	\$218
42	\$156	\$202	42	\$120	\$155	42	\$174	\$225
43	\$162	\$207	43	\$125	\$159	43	\$180	\$230
44	\$169	\$212	44	\$130	\$164	44	\$187	\$236
45	\$175	\$217	45	\$136	\$168	45	\$196	\$241
46	\$182	\$223	46	\$141	\$172	46	\$203	\$247
47	\$189	\$229	47	\$146	\$176	47	\$210	\$255
48	\$196	\$234	48	\$151	\$181	48	\$218	\$261
49	\$203	\$240	49	\$156	\$185	49	\$226	\$267
50	\$211	\$245	50	\$162	\$189	50	\$235	\$273
51	\$219	\$249	51	\$169	\$193	51	\$244	\$278
52	\$229	\$254	52	\$177	\$196	52	\$255	\$283
53	\$240	\$258	53	\$185	\$199	53	\$267	\$287
54	\$254	\$263	54	\$196	\$203	54	\$283	\$292
55	\$269	\$268	55	\$207	\$207	55	\$299	\$298
56	\$285	\$274	56	\$219	\$212	56	\$317	\$305
57	\$300	\$283	57	\$232	\$217	57	\$334	\$315
58	\$317	\$291	58	\$244	\$225	58	\$352	\$324
59	\$332	\$301	59	\$257	\$232	59	\$371	\$334
60	\$349	\$311	60	\$269	\$239	60	\$388	\$346
61	\$378	\$322	61	\$292	\$248	61	\$420	\$358
62	\$410	\$332	62	\$317	\$257	62	\$456	\$371
63	\$446	\$344	63	\$344	\$265	63	\$496	\$382
64	\$483	\$353	64	\$374	\$272	64	\$538	\$393
65+	\$525	\$363	65+	\$405	\$280	65+	\$585	\$405

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 9  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$231	\$231	0	\$381	\$381	0	\$252	\$252
1	\$105	\$105	1	\$172	\$172	1	\$114	\$114
2	\$68	\$68	2	\$112	\$112	2	\$75	\$75
3	\$63	\$63	3	\$105	\$105	3	\$68	\$68
4	\$58	\$58	4	\$96	\$96	4	\$63	\$63
5	\$54	\$54	5	\$89	\$89	5	\$59	\$59
6	\$51	\$51	6	\$83	\$83	6	\$55	\$55
7	\$48	\$48	7	\$80	\$80	7	\$53	\$53
8	\$47	\$47	8	\$78	\$78	8	\$51	\$51
9	\$47	\$47	9	\$78	\$78	9	\$51	\$51
10	\$48	\$48	10	\$79	\$79	10	\$52	\$52
11	\$50	\$50	11	\$83	\$83	11	\$55	\$55
12	\$53	\$53	12	\$88	\$88	12	\$58	\$58
13	\$54	\$57	13	\$89	\$93	13	\$59	\$61
14	\$57	\$60	14	\$95	\$99	14	\$63	\$66
15	\$61	\$64	15	\$100	\$107	15	\$66	\$70
16	\$64	\$69	16	\$107	\$114	16	\$70	\$76
17	\$67	\$73	17	\$111	\$121	17	\$73	\$81
18	\$69	\$76	18	\$114	\$125	18	\$76	\$83
19	\$70	\$78	19	\$115	\$128	19	\$77	\$85
20	\$67	\$77	20	\$112	\$126	20	\$73	\$84
21	\$65	\$76	21	\$107	\$124	21	\$70	\$82
22	\$60	\$72	22	\$99	\$119	22	\$66	\$79
23	\$60	\$75	23	\$99	\$122	23	\$66	\$81
24	\$61	\$77	24	\$100	\$126	24	\$66	\$84
25	\$62	\$80	25	\$102	\$131	25	\$68	\$87
26	\$64	\$83	26	\$107	\$137	26	\$70	\$90
27	\$67	\$87	27	\$111	\$143	27	\$73	\$94
28	\$69	\$90	28	\$115	\$148	28	\$76	\$98
29	\$72	\$92	29	\$119	\$153	29	\$79	\$101
30	\$75	\$95	30	\$122	\$157	30	\$81	\$104
31	\$76	\$97	31	\$125	\$160	31	\$83	\$106
32	\$77	\$98	32	\$127	\$162	32	\$84	\$108
33	\$78	\$99	33	\$128	\$165	33	\$85	\$109
34	\$78	\$100	34	\$128	\$167	34	\$85	\$110
35	\$79	\$102	35	\$129	\$169	35	\$85	\$112
36	\$79	\$104	36	\$130	\$172	36	\$86	\$113
37	\$80	\$106	37	\$132	\$175	37	\$87	\$116
38	\$82	\$109	38	\$136	\$179	38	\$89	\$119
39	\$84	\$112	39	\$139	\$184	39	\$92	\$122
40	\$87	\$115	40	\$144	\$190	40	\$95	\$125
41	\$91	\$119	41	\$150	\$196	41	\$99	\$129
42	\$94	\$122	42	\$155	\$201	42	\$102	\$132
43	\$98	\$125	43	\$161	\$206	43	\$107	\$137
44	\$102	\$128	44	\$169	\$211	44	\$111	\$140
45	\$106	\$131	45	\$175	\$216	45	\$116	\$143
46	\$110	\$135	46	\$182	\$223	46	\$120	\$147
47	\$114	\$138	47	\$188	\$228	47	\$124	\$151
48	\$118	\$142	48	\$196	\$234	48	\$129	\$154
49	\$123	\$145	49	\$203	\$239	49	\$134	\$158
50	\$127	\$148	50	\$210	\$244	50	\$139	\$161
51	\$132	\$151	51	\$218	\$249	51	\$145	\$165
52	\$139	\$153	52	\$229	\$254	52	\$151	\$168
53	\$145	\$156	53	\$240	\$258	53	\$158	\$170
54	\$153	\$158	54	\$253	\$262	54	\$168	\$173
55	\$162	\$162	55	\$268	\$267	55	\$177	\$177
56	\$172	\$166	56	\$284	\$274	56	\$187	\$181
57	\$182	\$171	57	\$300	\$282	57	\$198	\$186
58	\$191	\$176	58	\$316	\$291	58	\$209	\$193
59	\$201	\$182	59	\$332	\$300	59	\$219	\$199
60	\$211	\$187	60	\$348	\$309	60	\$230	\$205
61	\$229	\$195	61	\$377	\$321	61	\$249	\$212
62	\$248	\$201	62	\$410	\$332	62	\$271	\$219
63	\$269	\$207	63	\$445	\$343	63	\$294	\$227
64	\$293	\$213	64	\$482	\$352	64	\$319	\$233
65+	\$318	\$219	65+	\$524	\$362	65+	\$347	\$240

**PROPOSED MONTHLY PPO RATES**

**State: California**  
**Effective 10/01/2010**  
**Area 9**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$436	\$436
1	\$197	\$197
2	\$128	\$128
3	\$119	\$119
4	\$110	\$110
5	\$101	\$101
6	\$95	\$95
7	\$91	\$91
8	\$89	\$89
9	\$88	\$88
10	\$90	\$90
11	\$94	\$94
12	\$100	\$100
13	\$101	\$107
14	\$109	\$114
15	\$116	\$122
16	\$122	\$130
17	\$127	\$139
18	\$130	\$143
19	\$132	\$147
20	\$127	\$145
21	\$122	\$142
22	\$114	\$137
23	\$114	\$140
24	\$116	\$145
25	\$118	\$150
26	\$122	\$157
27	\$126	\$164
28	\$131	\$170
29	\$137	\$175
30	\$141	\$180
31	\$144	\$183
32	\$146	\$186
33	\$147	\$188
34	\$147	\$190
35	\$148	\$193
36	\$149	\$197
37	\$151	\$201
38	\$155	\$206
39	\$159	\$211
40	\$165	\$218
41	\$172	\$225
42	\$178	\$230
43	\$185	\$236
44	\$193	\$242
45	\$201	\$248
46	\$208	\$255
47	\$216	\$261
48	\$224	\$268
49	\$232	\$274
50	\$241	\$280
51	\$250	\$286
52	\$262	\$291
53	\$274	\$295
54	\$290	\$300
55	\$307	\$306
56	\$325	\$314
57	\$344	\$323
58	\$361	\$333
59	\$380	\$344
60	\$398	\$355
61	\$432	\$367
62	\$469	\$380
63	\$509	\$392
64	\$553	\$404
65+	\$600	\$415



# CALIFORNIA DOCUMENT SUBMISSION FORMSET

<b>California Insurer Number: 003-4</b> (NOT NAIC Number)		<b>FOR DEPARTMENT USE ONLY</b>			
<b>Official Insurer Name:</b> AETNA LIFE INSURANCE COMPANY		<b>Our File Number:</b>	<b>Fee Code:</b>		
<b>Submitter and Complete Mailing Address:</b> Ed Dankanich Aetna Inc. 980 Jolly Rd, Mailstop U12S Blue Bell, PA 19422		<b>Reviewer:</b>			
<b>Submission Date:</b>		<b>Dept. Action Date:</b>			
	Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1	GR-11741-HCRng 01	Rates			
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
<b>INSTRUCTIONS:</b> Complete the part of the form to the left of the center vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.  <b>THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.</b>				<b>Total: \$0.00</b>	

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 1  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$494	\$494	0	\$431	\$431	0	\$373	\$373
1	\$223	\$223	1	\$195	\$195	1	\$169	\$169
2	\$145	\$145	2	\$127	\$127	2	\$110	\$110
3	\$135	\$135	3	\$118	\$118	3	\$102	\$102
4	\$124	\$124	4	\$109	\$109	4	\$94	\$94
5	\$115	\$115	5	\$100	\$100	5	\$87	\$87
6	\$108	\$108	6	\$94	\$94	6	\$82	\$82
7	\$102	\$102	7	\$90	\$90	7	\$78	\$78
8	\$100	\$100	8	\$88	\$88	8	\$76	\$76
9	\$100	\$100	9	\$87	\$87	9	\$76	\$76
10	\$102	\$102	10	\$89	\$89	10	\$78	\$78
11	\$107	\$107	11	\$93	\$93	11	\$81	\$81
12	\$114	\$114	12	\$99	\$99	12	\$86	\$86
13	\$115	\$121	13	\$100	\$106	13	\$87	\$91
14	\$123	\$129	14	\$108	\$113	14	\$93	\$97
15	\$130	\$138	15	\$114	\$121	15	\$99	\$105
16	\$138	\$148	16	\$121	\$128	16	\$105	\$112
17	\$144	\$157	17	\$126	\$138	17	\$109	\$119
18	\$148	\$161	18	\$129	\$141	18	\$112	\$122
19	\$150	\$166	19	\$130	\$145	19	\$113	\$125
20	\$145	\$164	20	\$126	\$143	20	\$110	\$123
21	\$139	\$160	21	\$121	\$141	21	\$105	\$121
22	\$129	\$154	22	\$113	\$135	22	\$98	\$117
23	\$129	\$158	23	\$113	\$139	23	\$97	\$120
24	\$130	\$164	24	\$114	\$143	24	\$98	\$124
25	\$134	\$171	25	\$117	\$149	25	\$100	\$128
26	\$138	\$178	26	\$120	\$155	26	\$105	\$135
27	\$143	\$185	27	\$125	\$161	27	\$109	\$140
28	\$149	\$191	28	\$130	\$168	28	\$113	\$145
29	\$154	\$198	29	\$135	\$173	29	\$117	\$150
30	\$159	\$203	30	\$139	\$178	30	\$120	\$154
31	\$162	\$207	31	\$142	\$181	31	\$123	\$157
32	\$165	\$211	32	\$144	\$184	32	\$124	\$159
33	\$166	\$213	33	\$145	\$186	33	\$125	\$161
34	\$167	\$215	34	\$146	\$188	34	\$126	\$162
35	\$168	\$218	35	\$146	\$190	35	\$126	\$166
36	\$169	\$223	36	\$147	\$194	36	\$127	\$168
37	\$172	\$227	37	\$150	\$198	37	\$129	\$172
38	\$175	\$233	38	\$153	\$203	38	\$132	\$176
39	\$180	\$239	39	\$157	\$209	39	\$137	\$181
40	\$186	\$246	40	\$164	\$215	40	\$141	\$186
41	\$194	\$254	41	\$170	\$221	41	\$147	\$191
42	\$202	\$261	42	\$176	\$228	42	\$152	\$197
43	\$210	\$267	43	\$183	\$234	43	\$158	\$202
44	\$218	\$274	44	\$190	\$239	44	\$165	\$207
45	\$227	\$280	45	\$198	\$245	45	\$172	\$212
46	\$236	\$288	46	\$206	\$252	46	\$178	\$217
47	\$244	\$295	47	\$213	\$258	47	\$185	\$224
48	\$254	\$303	48	\$221	\$265	48	\$191	\$229
49	\$263	\$311	49	\$230	\$271	49	\$199	\$235
50	\$272	\$318	50	\$238	\$277	50	\$206	\$240
51	\$284	\$323	51	\$247	\$283	51	\$214	\$244
52	\$296	\$329	52	\$259	\$287	52	\$224	\$248
53	\$311	\$334	53	\$271	\$292	53	\$235	\$253
54	\$328	\$339	54	\$287	\$296	54	\$248	\$257
55	\$348	\$347	55	\$303	\$302	55	\$263	\$262
56	\$368	\$355	56	\$322	\$311	56	\$278	\$268
57	\$389	\$365	57	\$339	\$319	57	\$294	\$276
58	\$409	\$377	58	\$357	\$329	58	\$309	\$285
59	\$431	\$389	59	\$376	\$339	59	\$325	\$294
60	\$451	\$402	60	\$393	\$351	60	\$341	\$303
61	\$489	\$416	61	\$427	\$363	61	\$369	\$315
62	\$531	\$431	62	\$464	\$376	62	\$402	\$325
63	\$576	\$444	63	\$503	\$388	63	\$436	\$335
64	\$626	\$456	64	\$546	\$398	64	\$473	\$346
65+	\$679	\$470	65+	\$593	\$411	65+	\$513	\$355

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 1  
CP Base Rates**

Low Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$367	\$367	0	\$284	\$284	0	\$410	\$410
1	\$166	\$166	1	\$128	\$128	1	\$185	\$185
2	\$109	\$109	2	\$84	\$84	2	\$121	\$121
3	\$100	\$100	3	\$78	\$78	3	\$112	\$112
4	\$92	\$92	4	\$71	\$71	4	\$104	\$104
5	\$86	\$86	5	\$66	\$66	5	\$95	\$95
6	\$81	\$81	6	\$62	\$62	6	\$90	\$90
7	\$77	\$77	7	\$59	\$59	7	\$86	\$86
8	\$75	\$75	8	\$58	\$58	8	\$83	\$83
9	\$75	\$75	9	\$58	\$58	9	\$83	\$83
10	\$77	\$77	10	\$59	\$59	10	\$85	\$85
11	\$80	\$80	11	\$62	\$62	11	\$89	\$89
12	\$85	\$85	12	\$65	\$65	12	\$94	\$94
13	\$86	\$90	13	\$66	\$69	13	\$95	\$100
14	\$92	\$96	14	\$70	\$75	14	\$102	\$108
15	\$97	\$102	15	\$76	\$80	15	\$109	\$115
16	\$104	\$110	16	\$80	\$85	16	\$115	\$122
17	\$108	\$117	17	\$83	\$91	17	\$120	\$130
18	\$110	\$121	18	\$85	\$93	18	\$123	\$135
19	\$112	\$124	19	\$86	\$95	19	\$124	\$138
20	\$108	\$122	20	\$83	\$94	20	\$120	\$136
21	\$104	\$120	21	\$80	\$92	21	\$115	\$134
22	\$96	\$115	22	\$75	\$89	22	\$108	\$128
23	\$96	\$118	23	\$75	\$91	23	\$108	\$131
24	\$97	\$122	24	\$76	\$94	24	\$109	\$136
25	\$99	\$127	25	\$77	\$98	25	\$111	\$142
26	\$102	\$132	26	\$80	\$102	26	\$115	\$147
27	\$107	\$138	27	\$83	\$107	27	\$119	\$153
28	\$111	\$143	28	\$86	\$111	28	\$123	\$159
29	\$115	\$148	29	\$89	\$114	29	\$128	\$165
30	\$119	\$152	30	\$91	\$117	30	\$132	\$169
31	\$121	\$154	31	\$93	\$119	31	\$135	\$172
32	\$123	\$157	32	\$94	\$121	32	\$137	\$175
33	\$124	\$159	33	\$95	\$123	33	\$138	\$177
34	\$124	\$160	34	\$96	\$124	34	\$139	\$179
35	\$125	\$162	35	\$96	\$125	35	\$139	\$181
36	\$126	\$166	36	\$97	\$127	36	\$140	\$184
37	\$127	\$169	37	\$98	\$130	37	\$142	\$188
38	\$130	\$174	38	\$100	\$134	38	\$146	\$194
39	\$135	\$179	39	\$104	\$138	39	\$150	\$199
40	\$140	\$184	40	\$108	\$142	40	\$155	\$205
41	\$145	\$189	41	\$112	\$146	41	\$161	\$210
42	\$150	\$195	42	\$116	\$150	42	\$168	\$216
43	\$156	\$200	43	\$121	\$154	43	\$174	\$221
44	\$162	\$204	44	\$125	\$157	44	\$181	\$228
45	\$169	\$209	45	\$130	\$161	45	\$188	\$233
46	\$176	\$214	46	\$136	\$166	46	\$196	\$239
47	\$182	\$220	47	\$141	\$170	47	\$203	\$245
48	\$189	\$226	48	\$146	\$174	48	\$210	\$252
49	\$196	\$232	49	\$151	\$179	49	\$218	\$258
50	\$203	\$237	50	\$157	\$182	50	\$227	\$263
51	\$211	\$241	51	\$164	\$186	51	\$235	\$268
52	\$220	\$245	52	\$171	\$189	52	\$246	\$273
53	\$232	\$248	53	\$179	\$193	53	\$258	\$277
54	\$244	\$254	54	\$188	\$196	54	\$272	\$282
55	\$260	\$259	55	\$200	\$200	55	\$289	\$288
56	\$274	\$265	56	\$212	\$204	56	\$305	\$295
57	\$290	\$272	57	\$224	\$210	57	\$323	\$303
58	\$305	\$280	58	\$235	\$216	58	\$339	\$313
59	\$321	\$290	59	\$247	\$224	59	\$357	\$323
60	\$336	\$299	60	\$260	\$231	60	\$375	\$333
61	\$364	\$311	61	\$282	\$239	61	\$406	\$346
62	\$395	\$321	62	\$305	\$247	62	\$441	\$357
63	\$430	\$331	63	\$331	\$256	63	\$478	\$368
64	\$467	\$341	64	\$360	\$263	64	\$520	\$379
65+	\$507	\$351	65+	\$391	\$270	65+	\$564	\$390

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 1  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$223	\$223	0	\$367	\$367	0	\$242	\$242
1	\$100	\$100	1	\$166	\$166	1	\$110	\$110
2	\$65	\$65	2	\$108	\$108	2	\$71	\$71
3	\$61	\$61	3	\$100	\$100	3	\$66	\$66
4	\$56	\$56	4	\$92	\$92	4	\$61	\$61
5	\$52	\$52	5	\$86	\$86	5	\$57	\$57
6	\$49	\$49	6	\$81	\$81	6	\$53	\$53
7	\$47	\$47	7	\$77	\$77	7	\$51	\$51
8	\$46	\$46	8	\$75	\$75	8	\$50	\$50
9	\$46	\$46	9	\$75	\$75	9	\$50	\$50
10	\$47	\$47	10	\$77	\$77	10	\$51	\$51
11	\$49	\$49	11	\$80	\$80	11	\$53	\$53
12	\$51	\$51	12	\$85	\$85	12	\$56	\$56
13	\$52	\$55	13	\$86	\$90	13	\$57	\$59
14	\$56	\$58	14	\$91	\$96	14	\$60	\$63
15	\$59	\$62	15	\$97	\$102	15	\$64	\$68
16	\$62	\$66	16	\$102	\$110	16	\$68	\$72
17	\$65	\$71	17	\$108	\$117	17	\$71	\$78
18	\$66	\$72	18	\$110	\$120	18	\$72	\$80
19	\$67	\$75	19	\$112	\$123	19	\$73	\$82
20	\$65	\$73	20	\$108	\$122	20	\$71	\$81
21	\$62	\$72	21	\$104	\$120	21	\$68	\$79
22	\$58	\$69	22	\$96	\$115	22	\$64	\$76
23	\$58	\$71	23	\$96	\$118	23	\$63	\$78
24	\$59	\$73	24	\$97	\$122	24	\$64	\$81
25	\$60	\$77	25	\$99	\$126	25	\$65	\$84
26	\$62	\$80	26	\$102	\$132	26	\$68	\$87
27	\$64	\$84	27	\$107	\$138	27	\$70	\$91
28	\$67	\$87	28	\$111	\$143	28	\$73	\$94
29	\$69	\$89	29	\$115	\$147	29	\$76	\$97
30	\$71	\$92	30	\$118	\$151	30	\$79	\$100
31	\$73	\$93	31	\$121	\$154	31	\$80	\$102
32	\$75	\$95	32	\$122	\$156	32	\$81	\$104
33	\$75	\$96	33	\$123	\$158	33	\$82	\$105
34	\$76	\$97	34	\$124	\$160	34	\$82	\$106
35	\$76	\$98	35	\$124	\$162	35	\$83	\$108
36	\$77	\$100	36	\$125	\$166	36	\$83	\$110
37	\$78	\$102	37	\$127	\$169	37	\$84	\$112
38	\$79	\$105	38	\$130	\$173	38	\$86	\$115
39	\$82	\$108	39	\$135	\$178	39	\$89	\$118
40	\$84	\$111	40	\$139	\$183	40	\$92	\$121
41	\$87	\$115	41	\$144	\$188	41	\$95	\$125
42	\$91	\$118	42	\$150	\$194	42	\$99	\$128
43	\$94	\$120	43	\$156	\$199	43	\$104	\$131
44	\$98	\$123	44	\$162	\$204	44	\$108	\$135
45	\$102	\$126	45	\$169	\$209	45	\$112	\$138
46	\$107	\$129	46	\$175	\$214	46	\$116	\$142
47	\$111	\$134	47	\$182	\$219	47	\$120	\$145
48	\$114	\$137	48	\$188	\$226	48	\$125	\$149
49	\$118	\$140	49	\$196	\$231	49	\$129	\$153
50	\$123	\$143	50	\$203	\$236	50	\$135	\$156
51	\$128	\$146	51	\$211	\$240	51	\$140	\$159
52	\$134	\$148	52	\$220	\$244	52	\$146	\$161
53	\$140	\$150	53	\$232	\$248	53	\$153	\$165
54	\$148	\$153	54	\$244	\$253	54	\$161	\$167
55	\$157	\$156	55	\$259	\$258	55	\$171	\$171
56	\$166	\$160	56	\$274	\$264	56	\$181	\$175
57	\$175	\$165	57	\$289	\$272	57	\$191	\$180
58	\$184	\$170	58	\$304	\$280	58	\$202	\$185
59	\$194	\$176	59	\$320	\$290	59	\$211	\$191
60	\$203	\$181	60	\$335	\$299	60	\$221	\$198
61	\$220	\$187	61	\$364	\$309	61	\$240	\$205
62	\$239	\$195	62	\$395	\$320	62	\$261	\$212
63	\$260	\$200	63	\$430	\$330	63	\$284	\$218
64	\$283	\$206	64	\$466	\$341	64	\$307	\$225
65+	\$306	\$212	65+	\$506	\$350	65+	\$334	\$231

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010  
Area 1  
CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$420	\$420
1	\$189	\$189
2	\$124	\$124
3	\$115	\$115
4	\$106	\$106
5	\$98	\$98
6	\$92	\$92
7	\$88	\$88
8	\$86	\$86
9	\$85	\$85
10	\$87	\$87
11	\$91	\$91
12	\$96	\$96
13	\$98	\$102
14	\$105	\$110
15	\$112	\$118
16	\$118	\$126
17	\$123	\$135
18	\$126	\$138
19	\$127	\$142
20	\$123	\$140
21	\$118	\$137
22	\$111	\$131
23	\$111	\$136
24	\$112	\$140
25	\$114	\$145
26	\$118	\$151
27	\$122	\$157
28	\$127	\$164
29	\$131	\$169
30	\$136	\$174
31	\$139	\$177
32	\$141	\$180
33	\$142	\$182
34	\$142	\$184
35	\$143	\$186
36	\$144	\$189
37	\$146	\$194
38	\$149	\$199
39	\$154	\$204
40	\$159	\$210
41	\$166	\$216
42	\$172	\$223
43	\$179	\$228
44	\$186	\$234
45	\$194	\$239
46	\$201	\$245
47	\$208	\$252
48	\$216	\$259
49	\$224	\$265
50	\$233	\$270
51	\$242	\$275
52	\$253	\$280
53	\$265	\$285
54	\$279	\$290
55	\$296	\$295
56	\$314	\$303
57	\$331	\$312
58	\$349	\$321
59	\$366	\$331
60	\$384	\$343
61	\$417	\$355
62	\$452	\$367
63	\$492	\$379
64	\$534	\$389
65+	\$580	\$401

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 2  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$494	\$494	0	\$431	\$431	0	\$373	\$373
1	\$223	\$223	1	\$195	\$195	1	\$169	\$169
2	\$145	\$145	2	\$127	\$127	2	\$110	\$110
3	\$135	\$135	3	\$118	\$118	3	\$102	\$102
4	\$124	\$124	4	\$109	\$109	4	\$94	\$94
5	\$115	\$115	5	\$100	\$100	5	\$87	\$87
6	\$108	\$108	6	\$94	\$94	6	\$82	\$82
7	\$102	\$102	7	\$90	\$90	7	\$78	\$78
8	\$100	\$100	8	\$88	\$88	8	\$76	\$76
9	\$100	\$100	9	\$87	\$87	9	\$76	\$76
10	\$102	\$102	10	\$89	\$89	10	\$78	\$78
11	\$107	\$107	11	\$93	\$93	11	\$81	\$81
12	\$114	\$114	12	\$99	\$99	12	\$86	\$86
13	\$115	\$121	13	\$100	\$106	13	\$87	\$91
14	\$123	\$129	14	\$108	\$113	14	\$93	\$97
15	\$130	\$138	15	\$114	\$121	15	\$99	\$105
16	\$138	\$148	16	\$121	\$128	16	\$105	\$112
17	\$144	\$157	17	\$126	\$138	17	\$109	\$119
18	\$148	\$161	18	\$129	\$141	18	\$112	\$122
19	\$150	\$166	19	\$130	\$145	19	\$113	\$125
20	\$145	\$164	20	\$126	\$143	20	\$110	\$123
21	\$139	\$160	21	\$121	\$141	21	\$105	\$121
22	\$129	\$154	22	\$113	\$135	22	\$98	\$117
23	\$129	\$158	23	\$113	\$139	23	\$97	\$120
24	\$130	\$164	24	\$114	\$143	24	\$98	\$124
25	\$134	\$171	25	\$117	\$149	25	\$100	\$128
26	\$138	\$178	26	\$120	\$155	26	\$105	\$135
27	\$143	\$185	27	\$125	\$161	27	\$109	\$140
28	\$149	\$191	28	\$130	\$168	28	\$113	\$145
29	\$154	\$198	29	\$135	\$173	29	\$117	\$150
30	\$159	\$203	30	\$139	\$178	30	\$120	\$154
31	\$162	\$207	31	\$142	\$181	31	\$123	\$157
32	\$165	\$211	32	\$144	\$184	32	\$124	\$159
33	\$166	\$213	33	\$145	\$186	33	\$125	\$161
34	\$167	\$215	34	\$146	\$188	34	\$126	\$162
35	\$168	\$218	35	\$146	\$190	35	\$126	\$166
36	\$169	\$223	36	\$147	\$194	36	\$127	\$168
37	\$172	\$227	37	\$150	\$198	37	\$129	\$172
38	\$175	\$233	38	\$153	\$203	38	\$132	\$176
39	\$180	\$239	39	\$157	\$209	39	\$137	\$181
40	\$186	\$246	40	\$164	\$215	40	\$141	\$186
41	\$194	\$254	41	\$170	\$221	41	\$147	\$191
42	\$202	\$261	42	\$176	\$228	42	\$152	\$197
43	\$210	\$267	43	\$183	\$234	43	\$158	\$202
44	\$218	\$274	44	\$190	\$239	44	\$165	\$207
45	\$227	\$280	45	\$198	\$245	45	\$172	\$212
46	\$236	\$288	46	\$206	\$252	46	\$178	\$217
47	\$244	\$295	47	\$213	\$258	47	\$185	\$224
48	\$254	\$303	48	\$221	\$265	48	\$191	\$229
49	\$263	\$311	49	\$230	\$271	49	\$199	\$235
50	\$272	\$318	50	\$238	\$277	50	\$206	\$240
51	\$284	\$323	51	\$247	\$283	51	\$214	\$244
52	\$296	\$329	52	\$259	\$287	52	\$224	\$248
53	\$311	\$334	53	\$271	\$292	53	\$235	\$253
54	\$328	\$339	54	\$287	\$296	54	\$248	\$257
55	\$348	\$347	55	\$303	\$302	55	\$263	\$262
56	\$368	\$355	56	\$322	\$311	56	\$278	\$268
57	\$389	\$365	57	\$339	\$319	57	\$294	\$276
58	\$409	\$377	58	\$357	\$329	58	\$309	\$285
59	\$431	\$389	59	\$376	\$339	59	\$325	\$294
60	\$451	\$402	60	\$393	\$351	60	\$341	\$303
61	\$489	\$416	61	\$427	\$363	61	\$369	\$315
62	\$531	\$431	62	\$464	\$376	62	\$402	\$325
63	\$576	\$444	63	\$503	\$388	63	\$436	\$335
64	\$626	\$456	64	\$546	\$398	64	\$473	\$346
65+	\$679	\$470	65+	\$593	\$411	65+	\$513	\$355

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 2  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$367	\$367	0	\$284	\$284	0	\$410	\$410
1	\$166	\$166	1	\$128	\$128	1	\$185	\$185
2	\$109	\$109	2	\$84	\$84	2	\$121	\$121
3	\$100	\$100	3	\$78	\$78	3	\$112	\$112
4	\$92	\$92	4	\$71	\$71	4	\$104	\$104
5	\$86	\$86	5	\$66	\$66	5	\$95	\$95
6	\$81	\$81	6	\$62	\$62	6	\$90	\$90
7	\$77	\$77	7	\$59	\$59	7	\$86	\$86
8	\$75	\$75	8	\$58	\$58	8	\$83	\$83
9	\$75	\$75	9	\$58	\$58	9	\$83	\$83
10	\$77	\$77	10	\$59	\$59	10	\$85	\$85
11	\$80	\$80	11	\$62	\$62	11	\$89	\$89
12	\$85	\$85	12	\$65	\$65	12	\$94	\$94
13	\$86	\$90	13	\$66	\$69	13	\$95	\$100
14	\$92	\$96	14	\$70	\$75	14	\$102	\$108
15	\$97	\$102	15	\$76	\$80	15	\$109	\$115
16	\$104	\$110	16	\$80	\$85	16	\$115	\$122
17	\$108	\$117	17	\$83	\$91	17	\$120	\$130
18	\$110	\$121	18	\$85	\$93	18	\$123	\$135
19	\$112	\$124	19	\$86	\$95	19	\$124	\$138
20	\$108	\$122	20	\$83	\$94	20	\$120	\$136
21	\$104	\$120	21	\$80	\$92	21	\$115	\$134
22	\$96	\$115	22	\$75	\$89	22	\$108	\$128
23	\$96	\$118	23	\$75	\$91	23	\$108	\$131
24	\$97	\$122	24	\$76	\$94	24	\$109	\$136
25	\$99	\$127	25	\$77	\$98	25	\$111	\$142
26	\$102	\$132	26	\$80	\$102	26	\$115	\$147
27	\$107	\$138	27	\$83	\$107	27	\$119	\$153
28	\$111	\$143	28	\$86	\$111	28	\$123	\$159
29	\$115	\$148	29	\$89	\$114	29	\$128	\$165
30	\$119	\$152	30	\$91	\$117	30	\$132	\$169
31	\$121	\$154	31	\$93	\$119	31	\$135	\$172
32	\$123	\$157	32	\$94	\$121	32	\$137	\$175
33	\$124	\$159	33	\$95	\$123	33	\$138	\$177
34	\$124	\$160	34	\$96	\$124	34	\$139	\$179
35	\$125	\$162	35	\$96	\$125	35	\$139	\$181
36	\$126	\$166	36	\$97	\$127	36	\$140	\$184
37	\$127	\$169	37	\$98	\$130	37	\$142	\$188
38	\$130	\$174	38	\$100	\$134	38	\$146	\$194
39	\$135	\$179	39	\$104	\$138	39	\$150	\$199
40	\$140	\$184	40	\$108	\$142	40	\$155	\$205
41	\$145	\$189	41	\$112	\$146	41	\$161	\$210
42	\$150	\$195	42	\$116	\$150	42	\$168	\$216
43	\$156	\$200	43	\$121	\$154	43	\$174	\$221
44	\$162	\$204	44	\$125	\$157	44	\$181	\$228
45	\$169	\$209	45	\$130	\$161	45	\$188	\$233
46	\$176	\$214	46	\$136	\$166	46	\$196	\$239
47	\$182	\$220	47	\$141	\$170	47	\$203	\$245
48	\$189	\$226	48	\$146	\$174	48	\$210	\$252
49	\$196	\$232	49	\$151	\$179	49	\$218	\$258
50	\$203	\$237	50	\$157	\$182	50	\$227	\$263
51	\$211	\$241	51	\$164	\$186	51	\$235	\$268
52	\$220	\$245	52	\$171	\$189	52	\$246	\$273
53	\$232	\$248	53	\$179	\$193	53	\$258	\$277
54	\$244	\$254	54	\$188	\$196	54	\$272	\$282
55	\$260	\$259	55	\$200	\$200	55	\$289	\$288
56	\$274	\$265	56	\$212	\$204	56	\$305	\$295
57	\$290	\$272	57	\$224	\$210	57	\$323	\$303
58	\$305	\$280	58	\$235	\$216	58	\$339	\$313
59	\$321	\$290	59	\$247	\$224	59	\$357	\$323
60	\$336	\$299	60	\$260	\$231	60	\$375	\$333
61	\$364	\$311	61	\$282	\$239	61	\$406	\$346
62	\$395	\$321	62	\$305	\$247	62	\$441	\$357
63	\$430	\$331	63	\$331	\$256	63	\$478	\$368
64	\$467	\$341	64	\$360	\$263	64	\$520	\$379
65+	\$507	\$351	65+	\$391	\$270	65+	\$564	\$390

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 2  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$223	\$223	0	\$367	\$367	0	\$242	\$242
1	\$100	\$100	1	\$166	\$166	1	\$110	\$110
2	\$65	\$65	2	\$108	\$108	2	\$71	\$71
3	\$61	\$61	3	\$100	\$100	3	\$66	\$66
4	\$56	\$56	4	\$92	\$92	4	\$61	\$61
5	\$52	\$52	5	\$86	\$86	5	\$57	\$57
6	\$49	\$49	6	\$81	\$81	6	\$53	\$53
7	\$47	\$47	7	\$77	\$77	7	\$51	\$51
8	\$46	\$46	8	\$75	\$75	8	\$50	\$50
9	\$46	\$46	9	\$75	\$75	9	\$50	\$50
10	\$47	\$47	10	\$77	\$77	10	\$51	\$51
11	\$49	\$49	11	\$80	\$80	11	\$53	\$53
12	\$51	\$51	12	\$85	\$85	12	\$56	\$56
13	\$52	\$55	13	\$86	\$90	13	\$57	\$59
14	\$56	\$58	14	\$91	\$96	14	\$60	\$63
15	\$59	\$62	15	\$97	\$102	15	\$64	\$68
16	\$62	\$66	16	\$102	\$110	16	\$68	\$72
17	\$65	\$71	17	\$108	\$117	17	\$71	\$78
18	\$66	\$72	18	\$110	\$120	18	\$72	\$80
19	\$67	\$75	19	\$112	\$123	19	\$73	\$82
20	\$65	\$73	20	\$108	\$122	20	\$71	\$81
21	\$62	\$72	21	\$104	\$120	21	\$68	\$79
22	\$58	\$69	22	\$96	\$115	22	\$64	\$76
23	\$58	\$71	23	\$96	\$118	23	\$63	\$78
24	\$59	\$73	24	\$97	\$122	24	\$64	\$81
25	\$60	\$77	25	\$99	\$126	25	\$65	\$84
26	\$62	\$80	26	\$102	\$132	26	\$68	\$87
27	\$64	\$84	27	\$107	\$138	27	\$70	\$91
28	\$67	\$87	28	\$111	\$143	28	\$73	\$94
29	\$69	\$89	29	\$115	\$147	29	\$76	\$97
30	\$71	\$92	30	\$118	\$151	30	\$79	\$100
31	\$73	\$93	31	\$121	\$154	31	\$80	\$102
32	\$75	\$95	32	\$122	\$156	32	\$81	\$104
33	\$75	\$96	33	\$123	\$158	33	\$82	\$105
34	\$76	\$97	34	\$124	\$160	34	\$82	\$106
35	\$76	\$98	35	\$124	\$162	35	\$83	\$108
36	\$77	\$100	36	\$125	\$166	36	\$83	\$110
37	\$78	\$102	37	\$127	\$169	37	\$84	\$112
38	\$79	\$105	38	\$130	\$173	38	\$86	\$115
39	\$82	\$108	39	\$135	\$178	39	\$89	\$118
40	\$84	\$111	40	\$139	\$183	40	\$92	\$121
41	\$87	\$115	41	\$144	\$188	41	\$95	\$125
42	\$91	\$118	42	\$150	\$194	42	\$99	\$128
43	\$94	\$120	43	\$156	\$199	43	\$104	\$131
44	\$98	\$123	44	\$162	\$204	44	\$108	\$135
45	\$102	\$126	45	\$169	\$209	45	\$112	\$138
46	\$107	\$129	46	\$175	\$214	46	\$116	\$142
47	\$111	\$134	47	\$182	\$219	47	\$120	\$145
48	\$114	\$137	48	\$188	\$226	48	\$125	\$149
49	\$118	\$140	49	\$196	\$231	49	\$129	\$153
50	\$123	\$143	50	\$203	\$236	50	\$135	\$156
51	\$128	\$146	51	\$211	\$240	51	\$140	\$159
52	\$134	\$148	52	\$220	\$244	52	\$146	\$161
53	\$140	\$150	53	\$232	\$248	53	\$153	\$165
54	\$148	\$153	54	\$244	\$253	54	\$161	\$167
55	\$157	\$156	55	\$259	\$258	55	\$171	\$171
56	\$166	\$160	56	\$274	\$264	56	\$181	\$175
57	\$175	\$165	57	\$289	\$272	57	\$191	\$180
58	\$184	\$170	58	\$304	\$280	58	\$202	\$185
59	\$194	\$176	59	\$320	\$290	59	\$211	\$191
60	\$203	\$181	60	\$335	\$299	60	\$221	\$198
61	\$220	\$187	61	\$364	\$309	61	\$240	\$205
62	\$239	\$195	62	\$395	\$320	62	\$261	\$212
63	\$260	\$200	63	\$430	\$330	63	\$284	\$218
64	\$283	\$206	64	\$466	\$341	64	\$307	\$225
65+	\$306	\$212	65+	\$506	\$350	65+	\$334	\$231



**PROPOSED MONTHLY PPO RATES**  
**State: California**  
**Effective 10/01/2010**  
**Area 2**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$420	\$420
1	\$189	\$189
2	\$124	\$124
3	\$115	\$115
4	\$106	\$106
5	\$98	\$98
6	\$92	\$92
7	\$88	\$88
8	\$86	\$86
9	\$85	\$85
10	\$87	\$87
11	\$91	\$91
12	\$96	\$96
13	\$98	\$102
14	\$105	\$110
15	\$112	\$118
16	\$118	\$126
17	\$123	\$135
18	\$126	\$138
19	\$127	\$142
20	\$123	\$140
21	\$118	\$137
22	\$111	\$131
23	\$111	\$136
24	\$112	\$140
25	\$114	\$145
26	\$118	\$151
27	\$122	\$157
28	\$127	\$164
29	\$131	\$169
30	\$136	\$174
31	\$139	\$177
32	\$141	\$180
33	\$142	\$182
34	\$142	\$184
35	\$143	\$186
36	\$144	\$189
37	\$146	\$194
38	\$149	\$199
39	\$154	\$204
40	\$159	\$210
41	\$166	\$216
42	\$172	\$223
43	\$179	\$228
44	\$186	\$234
45	\$194	\$239
46	\$201	\$245
47	\$208	\$252
48	\$216	\$259
49	\$224	\$265
50	\$233	\$270
51	\$242	\$275
52	\$253	\$280
53	\$265	\$285
54	\$279	\$290
55	\$296	\$295
56	\$314	\$303
57	\$331	\$312
58	\$349	\$321
59	\$366	\$331
60	\$384	\$343
61	\$417	\$355
62	\$452	\$367
63	\$492	\$379
64	\$534	\$389
65+	\$580	\$401

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 3  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$427	\$427	0	\$374	\$374	0	\$323	\$323
1	\$194	\$194	1	\$169	\$169	1	\$146	\$146
2	\$126	\$126	2	\$110	\$110	2	\$95	\$95
3	\$117	\$117	3	\$102	\$102	3	\$88	\$88
4	\$108	\$108	4	\$94	\$94	4	\$82	\$82
5	\$99	\$99	5	\$87	\$87	5	\$76	\$76
6	\$93	\$93	6	\$82	\$82	6	\$70	\$70
7	\$89	\$89	7	\$78	\$78	7	\$67	\$67
8	\$87	\$87	8	\$76	\$76	8	\$65	\$65
9	\$87	\$87	9	\$76	\$76	9	\$65	\$65
10	\$89	\$89	10	\$78	\$78	10	\$67	\$67
11	\$93	\$93	11	\$81	\$81	11	\$70	\$70
12	\$98	\$98	12	\$86	\$86	12	\$75	\$75
13	\$99	\$105	13	\$87	\$91	13	\$76	\$79
14	\$107	\$112	14	\$93	\$97	14	\$81	\$85
15	\$114	\$120	15	\$99	\$105	15	\$86	\$90
16	\$120	\$128	16	\$105	\$112	16	\$90	\$96
17	\$125	\$137	17	\$109	\$119	17	\$94	\$104
18	\$128	\$140	18	\$112	\$122	18	\$97	\$106
19	\$129	\$144	19	\$113	\$125	19	\$98	\$109
20	\$125	\$142	20	\$110	\$124	20	\$95	\$108
21	\$120	\$140	21	\$105	\$122	21	\$91	\$106
22	\$112	\$134	22	\$98	\$117	22	\$85	\$101
23	\$112	\$138	23	\$98	\$120	23	\$85	\$104
24	\$113	\$142	24	\$99	\$124	24	\$86	\$108
25	\$116	\$148	25	\$101	\$129	25	\$88	\$112
26	\$119	\$154	26	\$105	\$135	26	\$90	\$116
27	\$124	\$160	27	\$109	\$140	27	\$94	\$121
28	\$129	\$167	28	\$113	\$145	28	\$97	\$126
29	\$134	\$172	29	\$117	\$150	29	\$101	\$129
30	\$138	\$176	30	\$120	\$154	30	\$105	\$134
31	\$141	\$180	31	\$123	\$157	31	\$107	\$136
32	\$143	\$182	32	\$124	\$159	32	\$108	\$138
33	\$144	\$185	33	\$125	\$161	33	\$109	\$140
34	\$145	\$187	34	\$126	\$164	34	\$110	\$142
35	\$145	\$189	35	\$126	\$166	35	\$110	\$143
36	\$146	\$193	36	\$128	\$168	36	\$111	\$146
37	\$149	\$197	37	\$129	\$172	37	\$113	\$149
38	\$152	\$202	38	\$132	\$176	38	\$115	\$152
39	\$156	\$208	39	\$137	\$181	39	\$118	\$157
40	\$161	\$214	40	\$142	\$186	40	\$122	\$161
41	\$168	\$220	41	\$147	\$193	41	\$127	\$167
42	\$175	\$226	42	\$153	\$198	42	\$132	\$171
43	\$182	\$232	43	\$158	\$203	43	\$138	\$175
44	\$189	\$238	44	\$166	\$207	44	\$143	\$179
45	\$197	\$243	45	\$172	\$212	45	\$149	\$184
46	\$204	\$249	46	\$178	\$218	46	\$154	\$188
47	\$212	\$256	47	\$185	\$224	47	\$160	\$194
48	\$219	\$263	48	\$191	\$230	48	\$167	\$199
49	\$228	\$269	49	\$199	\$235	49	\$172	\$204
50	\$236	\$275	50	\$206	\$240	50	\$179	\$208
51	\$246	\$280	51	\$214	\$244	51	\$186	\$212
52	\$257	\$285	52	\$225	\$248	52	\$195	\$215
53	\$269	\$290	53	\$235	\$253	53	\$204	\$218
54	\$285	\$294	54	\$248	\$257	54	\$215	\$223
55	\$301	\$300	55	\$263	\$263	55	\$228	\$227
56	\$319	\$307	56	\$278	\$269	56	\$241	\$233
57	\$337	\$317	57	\$294	\$276	57	\$255	\$239
58	\$355	\$327	58	\$309	\$285	58	\$268	\$246
59	\$373	\$337	59	\$326	\$295	59	\$282	\$255
60	\$391	\$349	60	\$342	\$304	60	\$295	\$263
61	\$424	\$361	61	\$371	\$316	61	\$321	\$273
62	\$461	\$374	62	\$402	\$326	62	\$348	\$283
63	\$500	\$385	63	\$437	\$336	63	\$378	\$291
64	\$542	\$396	64	\$474	\$346	64	\$410	\$299
65+	\$589	\$408	65+	\$514	\$356	65+	\$445	\$308

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 3  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$319	\$319	0	\$246	\$246	0	\$355	\$355
1	\$144	\$144	1	\$111	\$111	1	\$160	\$160
2	\$94	\$94	2	\$72	\$72	2	\$105	\$105
3	\$87	\$87	3	\$67	\$67	3	\$97	\$97
4	\$81	\$81	4	\$62	\$62	4	\$89	\$89
5	\$75	\$75	5	\$57	\$57	5	\$83	\$83
6	\$69	\$69	6	\$54	\$54	6	\$78	\$78
7	\$66	\$66	7	\$52	\$52	7	\$75	\$75
8	\$65	\$65	8	\$50	\$50	8	\$72	\$72
9	\$65	\$65	9	\$50	\$50	9	\$72	\$72
10	\$66	\$66	10	\$51	\$51	10	\$73	\$73
11	\$69	\$69	11	\$54	\$54	11	\$77	\$77
12	\$73	\$73	12	\$57	\$57	12	\$82	\$82
13	\$75	\$78	13	\$57	\$60	13	\$83	\$87
14	\$80	\$84	14	\$61	\$64	14	\$88	\$93
15	\$85	\$89	15	\$65	\$69	15	\$94	\$99
16	\$89	\$95	16	\$69	\$73	16	\$99	\$107
17	\$93	\$101	17	\$71	\$79	17	\$104	\$114
18	\$95	\$105	18	\$73	\$81	18	\$107	\$116
19	\$96	\$108	19	\$75	\$83	19	\$108	\$119
20	\$93	\$106	20	\$72	\$82	20	\$105	\$118
21	\$90	\$104	21	\$69	\$80	21	\$99	\$116
22	\$84	\$99	22	\$64	\$77	22	\$93	\$111
23	\$84	\$102	23	\$64	\$79	23	\$93	\$114
24	\$85	\$106	24	\$65	\$82	24	\$94	\$118
25	\$86	\$110	25	\$66	\$85	25	\$96	\$122
26	\$89	\$115	26	\$68	\$89	26	\$99	\$127
27	\$92	\$120	27	\$71	\$92	27	\$104	\$134
28	\$96	\$124	28	\$75	\$95	28	\$108	\$138
29	\$99	\$128	29	\$77	\$98	29	\$111	\$143
30	\$102	\$131	30	\$80	\$101	30	\$115	\$146
31	\$105	\$135	31	\$81	\$104	31	\$117	\$149
32	\$107	\$137	32	\$82	\$106	32	\$118	\$151
33	\$108	\$138	33	\$83	\$107	33	\$119	\$153
34	\$108	\$140	34	\$83	\$108	34	\$120	\$155
35	\$109	\$141	35	\$84	\$109	35	\$120	\$157
36	\$109	\$144	36	\$84	\$111	36	\$121	\$159
37	\$111	\$147	37	\$86	\$113	37	\$123	\$164
38	\$113	\$150	38	\$87	\$116	38	\$126	\$168
39	\$117	\$155	39	\$90	\$119	39	\$129	\$173
40	\$121	\$159	40	\$93	\$123	40	\$135	\$177
41	\$125	\$164	41	\$96	\$126	41	\$140	\$182
42	\$130	\$169	42	\$100	\$130	42	\$145	\$187
43	\$136	\$173	43	\$105	\$134	43	\$151	\$193
44	\$141	\$177	44	\$109	\$137	44	\$157	\$198
45	\$147	\$181	45	\$113	\$140	45	\$164	\$202
46	\$152	\$186	46	\$118	\$144	46	\$170	\$207
47	\$158	\$191	47	\$122	\$147	47	\$176	\$212
48	\$164	\$196	48	\$126	\$151	48	\$182	\$218
49	\$170	\$201	49	\$131	\$155	49	\$189	\$224
50	\$176	\$205	50	\$136	\$158	50	\$197	\$229
51	\$183	\$209	51	\$142	\$161	51	\$204	\$233
52	\$191	\$212	52	\$148	\$164	52	\$213	\$237
53	\$201	\$216	53	\$155	\$167	53	\$224	\$240
54	\$212	\$219	54	\$164	\$170	54	\$236	\$244
55	\$225	\$224	55	\$174	\$173	55	\$250	\$249
56	\$238	\$230	56	\$183	\$177	56	\$265	\$256
57	\$252	\$236	57	\$194	\$182	57	\$279	\$263
58	\$265	\$243	58	\$204	\$187	58	\$295	\$271
59	\$278	\$252	59	\$214	\$194	59	\$309	\$280
60	\$292	\$260	60	\$225	\$201	60	\$325	\$289
61	\$316	\$269	61	\$244	\$208	61	\$352	\$299
62	\$344	\$278	62	\$265	\$214	62	\$382	\$309
63	\$373	\$287	63	\$288	\$221	63	\$415	\$320
64	\$405	\$295	64	\$313	\$228	64	\$450	\$329
65+	\$439	\$304	65+	\$338	\$235	65+	\$489	\$338

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 3  
CP Base Rates**

Medicare Part A and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$193	\$193	0	\$319	\$319	0	\$210	\$210
1	\$87	\$87	1	\$144	\$144	1	\$95	\$95
2	\$57	\$57	2	\$94	\$94	2	\$62	\$62
3	\$53	\$53	3	\$87	\$87	3	\$58	\$58
4	\$49	\$49	4	\$80	\$80	4	\$53	\$53
5	\$46	\$46	5	\$75	\$75	5	\$49	\$49
6	\$42	\$42	6	\$69	\$69	6	\$47	\$47
7	\$40	\$40	7	\$66	\$66	7	\$43	\$43
8	\$39	\$39	8	\$64	\$64	8	\$42	\$42
9	\$39	\$39	9	\$64	\$64	9	\$42	\$42
10	\$40	\$40	10	\$66	\$66	10	\$43	\$43
11	\$41	\$41	11	\$69	\$69	11	\$46	\$46
12	\$45	\$45	12	\$73	\$73	12	\$49	\$49
13	\$45	\$48	13	\$75	\$78	13	\$49	\$52
14	\$48	\$51	14	\$80	\$83	14	\$53	\$55
15	\$51	\$54	15	\$85	\$89	15	\$56	\$59
16	\$54	\$58	16	\$89	\$95	16	\$59	\$63
17	\$56	\$61	17	\$93	\$101	17	\$61	\$67
18	\$58	\$63	18	\$95	\$105	18	\$63	\$69
19	\$59	\$65	19	\$96	\$107	19	\$64	\$70
20	\$57	\$64	20	\$93	\$106	20	\$62	\$69
21	\$54	\$63	21	\$89	\$104	21	\$59	\$68
22	\$51	\$60	22	\$84	\$99	22	\$55	\$66
23	\$51	\$62	23	\$84	\$102	23	\$55	\$67
24	\$51	\$64	24	\$84	\$106	24	\$56	\$70
25	\$52	\$66	25	\$86	\$110	25	\$57	\$72
26	\$54	\$69	26	\$89	\$115	26	\$59	\$76
27	\$56	\$72	27	\$92	\$119	27	\$61	\$79
28	\$58	\$76	28	\$96	\$124	28	\$63	\$82
29	\$60	\$78	29	\$99	\$128	29	\$66	\$85
30	\$62	\$80	30	\$102	\$131	30	\$68	\$87
31	\$63	\$81	31	\$105	\$134	31	\$69	\$88
32	\$64	\$83	32	\$107	\$136	32	\$70	\$90
33	\$65	\$84	33	\$107	\$138	33	\$70	\$91
34	\$65	\$84	34	\$108	\$139	34	\$71	\$92
35	\$65	\$86	35	\$108	\$141	35	\$71	\$93
36	\$66	\$87	36	\$109	\$143	36	\$72	\$95
37	\$67	\$89	37	\$111	\$146	37	\$73	\$97
38	\$68	\$91	38	\$113	\$150	38	\$75	\$99
39	\$70	\$93	39	\$116	\$154	39	\$77	\$102
40	\$73	\$96	40	\$120	\$159	40	\$80	\$106
41	\$76	\$99	41	\$125	\$164	41	\$83	\$109
42	\$79	\$101	42	\$130	\$168	42	\$86	\$111
43	\$82	\$105	43	\$136	\$173	43	\$89	\$114
44	\$85	\$108	44	\$141	\$177	44	\$93	\$117
45	\$89	\$110	45	\$146	\$181	45	\$96	\$120
46	\$92	\$113	46	\$152	\$186	46	\$100	\$123
47	\$95	\$116	47	\$157	\$190	47	\$105	\$126
48	\$99	\$118	48	\$164	\$196	48	\$108	\$129
49	\$102	\$121	49	\$170	\$200	49	\$112	\$132
50	\$107	\$124	50	\$176	\$205	50	\$116	\$136
51	\$111	\$126	51	\$183	\$209	51	\$121	\$138
52	\$116	\$128	52	\$191	\$212	52	\$126	\$140
53	\$121	\$130	53	\$201	\$215	53	\$132	\$143
54	\$128	\$132	54	\$211	\$219	54	\$140	\$145
55	\$136	\$136	55	\$225	\$224	55	\$148	\$148
56	\$144	\$139	56	\$237	\$229	56	\$157	\$151
57	\$152	\$143	57	\$250	\$236	57	\$166	\$155
58	\$160	\$147	58	\$264	\$243	58	\$175	\$160
59	\$168	\$152	59	\$277	\$252	59	\$183	\$166
60	\$176	\$157	60	\$291	\$259	60	\$193	\$172
61	\$191	\$162	61	\$316	\$269	61	\$209	\$178
62	\$208	\$169	62	\$343	\$277	62	\$227	\$183
63	\$226	\$174	63	\$372	\$287	63	\$246	\$189
64	\$244	\$179	64	\$404	\$295	64	\$267	\$195
65+	\$266	\$184	65+	\$439	\$303	65+	\$290	\$201

**PROPOSED MONTHLY PPO RATES**

State: California  
Effective 10/01/2010  
Area 3  
CP Base Rates

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$364	\$364
1	\$165	\$165
2	\$108	\$108
3	\$99	\$99
4	\$92	\$92
5	\$85	\$85
6	\$80	\$80
7	\$77	\$77
8	\$75	\$75
9	\$73	\$73
10	\$76	\$76
11	\$79	\$79
12	\$84	\$84
13	\$85	\$89
14	\$91	\$95
15	\$96	\$102
16	\$102	\$109
17	\$107	\$116
18	\$110	\$119
19	\$111	\$123
20	\$107	\$121
21	\$102	\$119
22	\$95	\$114
23	\$95	\$117
24	\$96	\$121
25	\$98	\$126
26	\$101	\$131
27	\$106	\$137
28	\$110	\$142
29	\$114	\$147
30	\$118	\$150
31	\$120	\$153
32	\$122	\$155
33	\$122	\$157
34	\$123	\$159
35	\$124	\$161
36	\$125	\$165
37	\$126	\$168
38	\$129	\$172
39	\$134	\$177
40	\$138	\$182
41	\$143	\$187
42	\$149	\$193
43	\$155	\$198
44	\$161	\$203
45	\$168	\$208
46	\$174	\$213
47	\$181	\$218
48	\$187	\$224
49	\$195	\$230
50	\$202	\$235
51	\$210	\$239
52	\$219	\$243
53	\$230	\$246
54	\$242	\$250
55	\$257	\$257
56	\$272	\$263
57	\$288	\$270
58	\$302	\$278
59	\$318	\$288
60	\$333	\$297
61	\$361	\$307
62	\$392	\$318
63	\$426	\$328
64	\$463	\$337
65+	\$502	\$348

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 4  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$521	\$521	0	\$454	\$454	0	\$393	\$393
1	\$235	\$235	1	\$205	\$205	1	\$178	\$178
2	\$153	\$153	2	\$134	\$134	2	\$116	\$116
3	\$143	\$143	3	\$124	\$124	3	\$108	\$108
4	\$131	\$131	4	\$115	\$115	4	\$99	\$99
5	\$121	\$121	5	\$107	\$107	5	\$92	\$92
6	\$114	\$114	6	\$99	\$99	6	\$86	\$86
7	\$109	\$109	7	\$95	\$95	7	\$82	\$82
8	\$106	\$106	8	\$92	\$92	8	\$80	\$80
9	\$106	\$106	9	\$92	\$92	9	\$80	\$80
10	\$108	\$108	10	\$94	\$94	10	\$82	\$82
11	\$113	\$113	11	\$98	\$98	11	\$86	\$86
12	\$120	\$120	12	\$105	\$105	12	\$90	\$90
13	\$121	\$127	13	\$106	\$111	13	\$92	\$96
14	\$129	\$137	14	\$113	\$119	14	\$98	\$104
15	\$138	\$146	15	\$120	\$127	15	\$105	\$110
16	\$146	\$155	16	\$127	\$136	16	\$110	\$118
17	\$152	\$167	17	\$132	\$145	17	\$115	\$125
18	\$156	\$171	18	\$137	\$149	18	\$118	\$129
19	\$158	\$175	19	\$138	\$153	19	\$119	\$132
20	\$152	\$173	20	\$134	\$151	20	\$115	\$130
21	\$146	\$170	21	\$127	\$148	21	\$111	\$128
22	\$137	\$162	22	\$119	\$142	22	\$104	\$123
23	\$137	\$168	23	\$119	\$146	23	\$104	\$126
24	\$138	\$173	24	\$120	\$151	24	\$105	\$130
25	\$141	\$180	25	\$123	\$157	25	\$107	\$136
26	\$146	\$187	26	\$127	\$164	26	\$110	\$142
27	\$151	\$196	27	\$132	\$171	27	\$114	\$148
28	\$157	\$203	28	\$138	\$177	28	\$119	\$153
29	\$162	\$209	29	\$143	\$182	29	\$123	\$158
30	\$168	\$214	30	\$147	\$187	30	\$127	\$162
31	\$172	\$219	31	\$150	\$191	31	\$129	\$166
32	\$174	\$223	32	\$152	\$195	32	\$131	\$168
33	\$175	\$225	33	\$153	\$197	33	\$132	\$170
34	\$176	\$228	34	\$153	\$199	34	\$132	\$172
35	\$177	\$231	35	\$154	\$202	35	\$134	\$174
36	\$178	\$235	36	\$155	\$205	36	\$135	\$177
37	\$181	\$239	37	\$158	\$209	37	\$137	\$181
38	\$185	\$245	38	\$161	\$214	38	\$140	\$185
39	\$190	\$253	39	\$167	\$220	39	\$144	\$191
40	\$197	\$260	40	\$172	\$228	40	\$149	\$197
41	\$205	\$268	41	\$179	\$234	41	\$154	\$203
42	\$213	\$275	42	\$186	\$240	42	\$160	\$208
43	\$221	\$283	43	\$194	\$246	43	\$168	\$213
44	\$230	\$289	44	\$201	\$253	44	\$174	\$218
45	\$239	\$296	45	\$209	\$259	45	\$181	\$224
46	\$248	\$304	46	\$217	\$265	46	\$188	\$230
47	\$258	\$312	47	\$226	\$272	47	\$196	\$236
48	\$268	\$320	48	\$234	\$279	48	\$202	\$242
49	\$277	\$328	49	\$242	\$286	49	\$210	\$247
50	\$288	\$335	50	\$252	\$292	50	\$217	\$254
51	\$299	\$342	51	\$262	\$298	51	\$227	\$258
52	\$313	\$347	52	\$273	\$303	52	\$236	\$262
53	\$328	\$352	53	\$287	\$307	53	\$248	\$266
54	\$347	\$358	54	\$302	\$313	54	\$262	\$271
55	\$367	\$365	55	\$321	\$320	55	\$277	\$276
56	\$388	\$375	56	\$339	\$327	56	\$294	\$284
57	\$410	\$385	57	\$358	\$336	57	\$311	\$291
58	\$432	\$397	58	\$377	\$347	58	\$326	\$300
59	\$454	\$411	59	\$396	\$358	59	\$344	\$311
60	\$476	\$424	60	\$415	\$371	60	\$360	\$321
61	\$516	\$440	61	\$450	\$384	61	\$390	\$332
62	\$560	\$454	62	\$490	\$396	62	\$423	\$344
63	\$609	\$469	63	\$531	\$409	63	\$460	\$354
64	\$660	\$482	64	\$576	\$421	64	\$499	\$364
65+	\$717	\$496	65+	\$626	\$434	65+	\$542	\$375

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 4  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$388	\$388	0	\$299	\$299	0	\$433	\$433
1	\$175	\$175	1	\$136	\$136	1	\$196	\$196
2	\$114	\$114	2	\$88	\$88	2	\$127	\$127
3	\$107	\$107	3	\$82	\$82	3	\$118	\$118
4	\$97	\$97	4	\$76	\$76	4	\$109	\$109
5	\$91	\$91	5	\$70	\$70	5	\$100	\$100
6	\$85	\$85	6	\$65	\$65	6	\$94	\$94
7	\$81	\$81	7	\$62	\$62	7	\$90	\$90
8	\$79	\$79	8	\$61	\$61	8	\$88	\$88
9	\$79	\$79	9	\$61	\$61	9	\$88	\$88
10	\$81	\$81	10	\$62	\$62	10	\$90	\$90
11	\$84	\$84	11	\$65	\$65	11	\$94	\$94
12	\$89	\$89	12	\$69	\$69	12	\$99	\$99
13	\$90	\$95	13	\$69	\$73	13	\$100	\$106
14	\$96	\$101	14	\$75	\$79	14	\$108	\$113
15	\$102	\$109	15	\$80	\$84	15	\$115	\$121
16	\$109	\$116	16	\$84	\$90	16	\$121	\$129
17	\$114	\$124	17	\$88	\$95	17	\$126	\$138
18	\$116	\$127	18	\$90	\$98	18	\$129	\$142
19	\$118	\$130	19	\$91	\$100	19	\$131	\$146
20	\$114	\$128	20	\$88	\$99	20	\$126	\$143
21	\$109	\$126	21	\$84	\$97	21	\$121	\$141
22	\$101	\$121	22	\$79	\$93	22	\$114	\$136
23	\$101	\$125	23	\$79	\$96	23	\$114	\$139
24	\$102	\$129	24	\$80	\$99	24	\$115	\$144
25	\$106	\$135	25	\$81	\$104	25	\$117	\$149
26	\$109	\$140	26	\$84	\$108	26	\$121	\$155
27	\$113	\$146	27	\$87	\$112	27	\$125	\$162
28	\$117	\$151	28	\$90	\$117	28	\$130	\$168
29	\$121	\$156	29	\$94	\$120	29	\$136	\$174
30	\$125	\$160	30	\$96	\$123	30	\$140	\$178
31	\$127	\$164	31	\$98	\$126	31	\$142	\$182
32	\$129	\$166	32	\$100	\$128	32	\$144	\$184
33	\$130	\$168	33	\$100	\$129	33	\$145	\$186
34	\$131	\$170	34	\$101	\$131	34	\$146	\$189
35	\$131	\$172	35	\$101	\$132	35	\$147	\$191
36	\$132	\$175	36	\$102	\$135	36	\$148	\$195
37	\$135	\$179	37	\$105	\$138	37	\$150	\$199
38	\$138	\$183	38	\$107	\$142	38	\$153	\$204
39	\$142	\$188	39	\$110	\$145	39	\$158	\$210
40	\$147	\$195	40	\$114	\$150	40	\$164	\$216
41	\$152	\$200	41	\$118	\$154	41	\$170	\$223
42	\$158	\$205	42	\$122	\$158	42	\$177	\$229
43	\$166	\$210	43	\$127	\$162	43	\$184	\$234
44	\$172	\$215	44	\$132	\$167	44	\$191	\$240
45	\$178	\$221	45	\$138	\$171	45	\$199	\$246
46	\$185	\$227	46	\$143	\$175	46	\$206	\$253
47	\$193	\$233	47	\$148	\$179	47	\$214	\$259
48	\$200	\$238	48	\$154	\$184	48	\$223	\$265
49	\$207	\$244	49	\$159	\$188	49	\$230	\$272
50	\$214	\$249	50	\$166	\$193	50	\$239	\$278
51	\$224	\$255	51	\$172	\$197	51	\$248	\$284
52	\$233	\$259	52	\$180	\$200	52	\$260	\$288
53	\$244	\$263	53	\$188	\$203	53	\$272	\$293
54	\$258	\$267	54	\$199	\$206	54	\$288	\$297
55	\$273	\$273	55	\$211	\$210	55	\$304	\$303
56	\$290	\$279	56	\$224	\$215	56	\$323	\$312
57	\$306	\$288	57	\$236	\$221	57	\$341	\$320
58	\$322	\$296	58	\$248	\$229	58	\$358	\$330
59	\$338	\$306	59	\$261	\$236	59	\$377	\$341
60	\$355	\$317	60	\$274	\$244	60	\$395	\$352
61	\$385	\$328	61	\$297	\$253	61	\$428	\$364
62	\$418	\$338	62	\$322	\$262	62	\$465	\$377
63	\$453	\$350	63	\$350	\$269	63	\$505	\$389
64	\$493	\$359	64	\$380	\$277	64	\$549	\$401
65+	\$535	\$371	65+	\$413	\$286	65+	\$595	\$412

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 4  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$235	\$235	0	\$387	\$387	0	\$256	\$256
1	\$106	\$106	1	\$175	\$175	1	\$116	\$116
2	\$69	\$69	2	\$114	\$114	2	\$76	\$76
3	\$64	\$64	3	\$106	\$106	3	\$70	\$70
4	\$59	\$59	4	\$97	\$97	4	\$64	\$64
5	\$55	\$55	5	\$90	\$90	5	\$60	\$60
6	\$52	\$52	6	\$85	\$85	6	\$56	\$56
7	\$49	\$49	7	\$81	\$81	7	\$54	\$54
8	\$48	\$48	8	\$79	\$79	8	\$52	\$52
9	\$48	\$48	9	\$79	\$79	9	\$52	\$52
10	\$49	\$49	10	\$81	\$81	10	\$53	\$53
11	\$51	\$51	11	\$84	\$84	11	\$56	\$56
12	\$54	\$54	12	\$89	\$89	12	\$59	\$59
13	\$55	\$58	13	\$90	\$95	13	\$60	\$63
14	\$58	\$61	14	\$96	\$101	14	\$64	\$67
15	\$62	\$66	15	\$102	\$109	15	\$68	\$71
16	\$66	\$70	16	\$109	\$116	16	\$71	\$77
17	\$68	\$75	17	\$113	\$124	17	\$75	\$82
18	\$70	\$77	18	\$116	\$127	18	\$77	\$84
19	\$71	\$79	19	\$118	\$130	19	\$78	\$86
20	\$68	\$78	20	\$114	\$128	20	\$76	\$85
21	\$66	\$77	21	\$109	\$126	21	\$72	\$84
22	\$62	\$73	22	\$101	\$121	22	\$67	\$80
23	\$61	\$76	23	\$101	\$124	23	\$67	\$83
24	\$62	\$78	24	\$102	\$128	24	\$68	\$85
25	\$63	\$81	25	\$105	\$134	25	\$69	\$88
26	\$65	\$85	26	\$109	\$140	26	\$71	\$92
27	\$68	\$88	27	\$113	\$145	27	\$75	\$96
28	\$71	\$91	28	\$117	\$151	28	\$78	\$99
29	\$73	\$94	29	\$121	\$155	29	\$80	\$102
30	\$76	\$97	30	\$125	\$159	30	\$83	\$106
31	\$78	\$98	31	\$127	\$162	31	\$84	\$108
32	\$79	\$100	32	\$129	\$166	32	\$86	\$110
33	\$79	\$101	33	\$130	\$168	33	\$86	\$111
34	\$80	\$102	34	\$130	\$170	34	\$87	\$112
35	\$80	\$104	35	\$131	\$172	35	\$87	\$114
36	\$81	\$106	36	\$132	\$175	36	\$88	\$115
37	\$82	\$108	37	\$135	\$178	37	\$89	\$118
38	\$84	\$111	38	\$138	\$183	38	\$91	\$121
39	\$86	\$114	39	\$142	\$188	39	\$93	\$124
40	\$89	\$117	40	\$147	\$194	40	\$97	\$128
41	\$92	\$121	41	\$152	\$200	41	\$100	\$131
42	\$96	\$124	42	\$158	\$205	42	\$105	\$136
43	\$99	\$127	43	\$165	\$210	43	\$109	\$139
44	\$104	\$130	44	\$172	\$215	44	\$113	\$142
45	\$108	\$134	45	\$178	\$220	45	\$118	\$146
46	\$112	\$137	46	\$185	\$227	46	\$122	\$149
47	\$116	\$141	47	\$193	\$232	47	\$127	\$153
48	\$121	\$144	48	\$199	\$238	48	\$131	\$157
49	\$125	\$148	49	\$206	\$244	49	\$137	\$161
50	\$129	\$151	50	\$214	\$249	50	\$142	\$165
51	\$135	\$154	51	\$223	\$254	51	\$147	\$168
52	\$141	\$156	52	\$233	\$258	52	\$154	\$171
53	\$148	\$158	53	\$244	\$262	53	\$161	\$173
54	\$156	\$161	54	\$258	\$267	54	\$171	\$176
55	\$166	\$165	55	\$273	\$272	55	\$180	\$180
56	\$175	\$169	56	\$289	\$279	56	\$191	\$184
57	\$185	\$174	57	\$305	\$287	57	\$202	\$189
58	\$195	\$179	58	\$322	\$296	58	\$212	\$196
59	\$205	\$185	59	\$337	\$305	59	\$224	\$202
60	\$214	\$191	60	\$354	\$316	60	\$234	\$209
61	\$233	\$198	61	\$384	\$327	61	\$254	\$216
62	\$253	\$205	62	\$417	\$338	62	\$275	\$224
63	\$274	\$211	63	\$453	\$349	63	\$299	\$231
64	\$298	\$217	64	\$492	\$359	64	\$325	\$237
65+	\$323	\$224	65+	\$534	\$369	65+	\$353	\$244



**PROPOSED MONTHLY PPO RATES**

**State: California**  
**Effective 10/01/2010**  
**Area 4**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$444	\$444
1	\$201	\$201
2	\$130	\$130
3	\$121	\$121
4	\$112	\$112
5	\$104	\$104
6	\$97	\$97
7	\$92	\$92
8	\$90	\$90
9	\$90	\$90
10	\$92	\$92
11	\$96	\$96
12	\$102	\$102
13	\$104	\$109
14	\$111	\$116
15	\$118	\$124
16	\$124	\$132
17	\$129	\$142
18	\$132	\$146
19	\$135	\$149
20	\$130	\$147
21	\$124	\$145
22	\$117	\$139
23	\$116	\$143
24	\$118	\$147
25	\$120	\$153
26	\$124	\$159
27	\$129	\$167
28	\$135	\$173
29	\$139	\$178
30	\$143	\$183
31	\$146	\$186
32	\$148	\$189
33	\$149	\$191
34	\$150	\$194
35	\$151	\$197
36	\$152	\$200
37	\$154	\$204
38	\$157	\$209
39	\$162	\$215
40	\$168	\$221
41	\$175	\$229
42	\$181	\$235
43	\$188	\$240
44	\$197	\$246
45	\$204	\$253
46	\$212	\$259
47	\$220	\$266
48	\$228	\$272
49	\$236	\$279
50	\$245	\$286
51	\$256	\$291
52	\$267	\$296
53	\$279	\$300
54	\$295	\$305
55	\$313	\$312
56	\$331	\$320
57	\$350	\$328
58	\$368	\$338
59	\$387	\$350
60	\$406	\$361
61	\$440	\$375
62	\$478	\$387
63	\$519	\$400
64	\$563	\$411
65+	\$612	\$423

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 5  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$571	\$571	0	\$499	\$499	0	\$432	\$432
1	\$258	\$258	1	\$226	\$226	1	\$195	\$195
2	\$169	\$169	2	\$147	\$147	2	\$127	\$127
3	\$156	\$156	3	\$137	\$137	3	\$118	\$118
4	\$144	\$144	4	\$125	\$125	4	\$109	\$109
5	\$134	\$134	5	\$117	\$117	5	\$100	\$100
6	\$125	\$125	6	\$110	\$110	6	\$94	\$94
7	\$119	\$119	7	\$105	\$105	7	\$90	\$90
8	\$116	\$116	8	\$101	\$101	8	\$88	\$88
9	\$116	\$116	9	\$101	\$101	9	\$88	\$88
10	\$119	\$119	10	\$104	\$104	10	\$90	\$90
11	\$124	\$124	11	\$109	\$109	11	\$94	\$94
12	\$131	\$131	12	\$115	\$115	12	\$99	\$99
13	\$134	\$140	13	\$116	\$122	13	\$100	\$106
14	\$142	\$150	14	\$124	\$130	14	\$108	\$113
15	\$151	\$160	15	\$132	\$140	15	\$115	\$121
16	\$160	\$171	16	\$140	\$149	16	\$121	\$129
17	\$167	\$182	17	\$146	\$159	17	\$126	\$138
18	\$171	\$187	18	\$149	\$164	18	\$129	\$142
19	\$173	\$193	19	\$151	\$168	19	\$131	\$145
20	\$168	\$189	20	\$146	\$166	20	\$126	\$143
21	\$160	\$186	21	\$140	\$162	21	\$121	\$141
22	\$150	\$179	22	\$130	\$156	22	\$113	\$135
23	\$150	\$183	23	\$130	\$160	23	\$113	\$139
24	\$151	\$189	24	\$132	\$166	24	\$114	\$144
25	\$154	\$198	25	\$135	\$172	25	\$117	\$149
26	\$159	\$206	26	\$140	\$179	26	\$121	\$155
27	\$166	\$214	27	\$145	\$187	27	\$125	\$161
28	\$173	\$223	28	\$151	\$195	28	\$130	\$168
29	\$179	\$230	29	\$156	\$201	29	\$136	\$174
30	\$184	\$236	30	\$160	\$206	30	\$139	\$178
31	\$188	\$240	31	\$165	\$210	31	\$142	\$182
32	\$190	\$244	32	\$167	\$213	32	\$144	\$184
33	\$193	\$247	33	\$168	\$215	33	\$145	\$186
34	\$194	\$249	34	\$169	\$218	34	\$146	\$188
35	\$194	\$253	35	\$170	\$220	35	\$147	\$191
36	\$196	\$258	36	\$171	\$225	36	\$148	\$195
37	\$199	\$263	37	\$173	\$230	37	\$150	\$199
38	\$203	\$270	38	\$177	\$235	38	\$153	\$204
39	\$209	\$277	39	\$182	\$242	39	\$158	\$210
40	\$216	\$286	40	\$188	\$249	40	\$164	\$216
41	\$225	\$294	41	\$196	\$257	41	\$170	\$223
42	\$234	\$302	42	\$204	\$264	42	\$177	\$228
43	\$243	\$309	43	\$212	\$270	43	\$183	\$234
44	\$253	\$318	44	\$220	\$277	44	\$191	\$240
45	\$263	\$325	45	\$230	\$284	45	\$199	\$246
46	\$273	\$333	46	\$238	\$291	46	\$206	\$253
47	\$284	\$343	47	\$247	\$299	47	\$214	\$259
48	\$294	\$351	48	\$257	\$306	48	\$221	\$265
49	\$304	\$359	49	\$266	\$314	49	\$230	\$272
50	\$316	\$367	50	\$275	\$321	50	\$239	\$277
51	\$328	\$375	51	\$287	\$327	51	\$248	\$283
52	\$344	\$381	52	\$300	\$332	52	\$260	\$288
53	\$360	\$387	53	\$315	\$337	53	\$272	\$292
54	\$380	\$393	54	\$332	\$344	54	\$287	\$297
55	\$403	\$402	55	\$352	\$351	55	\$304	\$303
56	\$426	\$411	56	\$373	\$359	56	\$322	\$311
57	\$450	\$423	57	\$393	\$369	57	\$341	\$320
58	\$474	\$437	58	\$414	\$381	58	\$358	\$330
59	\$498	\$450	59	\$435	\$393	59	\$377	\$341
60	\$523	\$466	60	\$456	\$407	60	\$394	\$352
61	\$566	\$482	61	\$495	\$421	61	\$428	\$364
62	\$615	\$499	62	\$537	\$436	62	\$465	\$377
63	\$668	\$514	63	\$583	\$449	63	\$505	\$389
64	\$725	\$529	64	\$633	\$462	64	\$548	\$400
65+	\$787	\$544	65+	\$687	\$475	65+	\$595	\$412

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 5  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$426	\$426	0	\$329	\$329	0	\$474	\$474
1	\$193	\$193	1	\$148	\$148	1	\$214	\$214
2	\$125	\$125	2	\$97	\$97	2	\$140	\$140
3	\$117	\$117	3	\$90	\$90	3	\$129	\$129
4	\$108	\$108	4	\$83	\$83	4	\$119	\$119
5	\$99	\$99	5	\$77	\$77	5	\$111	\$111
6	\$93	\$93	6	\$72	\$72	6	\$104	\$104
7	\$89	\$89	7	\$68	\$68	7	\$99	\$99
8	\$87	\$87	8	\$67	\$67	8	\$96	\$96
9	\$87	\$87	9	\$66	\$66	9	\$96	\$96
10	\$88	\$88	10	\$68	\$68	10	\$98	\$98
11	\$92	\$92	11	\$71	\$71	11	\$102	\$102
12	\$98	\$98	12	\$76	\$76	12	\$109	\$109
13	\$99	\$105	13	\$77	\$81	13	\$111	\$116
14	\$107	\$112	14	\$82	\$86	14	\$118	\$124
15	\$113	\$119	15	\$87	\$92	15	\$126	\$132
16	\$119	\$127	16	\$92	\$98	16	\$132	\$142
17	\$124	\$136	17	\$96	\$105	17	\$139	\$151
18	\$127	\$140	18	\$98	\$108	18	\$142	\$155
19	\$129	\$144	19	\$99	\$111	19	\$144	\$159
20	\$125	\$142	20	\$96	\$109	20	\$139	\$157
21	\$120	\$139	21	\$92	\$108	21	\$134	\$154
22	\$112	\$134	22	\$86	\$102	22	\$124	\$148
23	\$112	\$137	23	\$86	\$106	23	\$124	\$152
24	\$113	\$142	24	\$87	\$109	24	\$125	\$157
25	\$115	\$147	25	\$89	\$114	25	\$128	\$164
26	\$119	\$153	26	\$92	\$118	26	\$132	\$171
27	\$124	\$159	27	\$95	\$123	27	\$138	\$178
28	\$128	\$166	28	\$99	\$128	28	\$143	\$184
29	\$134	\$171	29	\$102	\$132	29	\$148	\$190
30	\$138	\$176	30	\$106	\$136	30	\$153	\$196
31	\$141	\$179	31	\$109	\$139	31	\$156	\$200
32	\$142	\$182	32	\$110	\$141	32	\$158	\$203
33	\$143	\$184	33	\$111	\$142	33	\$159	\$205
34	\$144	\$186	34	\$111	\$144	34	\$160	\$207
35	\$145	\$188	35	\$112	\$146	35	\$161	\$210
36	\$146	\$191	36	\$113	\$148	36	\$162	\$213
37	\$148	\$196	37	\$114	\$151	37	\$165	\$218
38	\$151	\$201	38	\$117	\$155	38	\$169	\$224
39	\$156	\$207	39	\$120	\$159	39	\$174	\$230
40	\$161	\$213	40	\$124	\$165	40	\$179	\$237
41	\$168	\$219	41	\$129	\$169	41	\$186	\$244
42	\$174	\$225	42	\$135	\$174	42	\$194	\$250
43	\$181	\$231	43	\$140	\$178	43	\$202	\$257
44	\$188	\$237	44	\$145	\$182	44	\$210	\$264
45	\$196	\$242	45	\$151	\$187	45	\$218	\$270
46	\$204	\$248	46	\$157	\$191	46	\$227	\$277
47	\$211	\$256	47	\$162	\$197	47	\$235	\$284
48	\$219	\$262	48	\$169	\$202	48	\$244	\$291
49	\$227	\$268	49	\$175	\$207	49	\$253	\$298
50	\$236	\$274	50	\$182	\$211	50	\$262	\$305
51	\$245	\$279	51	\$189	\$215	51	\$273	\$311
52	\$256	\$284	52	\$198	\$219	52	\$285	\$316
53	\$268	\$289	53	\$207	\$223	53	\$299	\$321
54	\$284	\$293	54	\$218	\$227	54	\$316	\$326
55	\$300	\$299	55	\$232	\$231	55	\$334	\$333
56	\$318	\$306	56	\$245	\$237	56	\$354	\$342
57	\$335	\$316	57	\$259	\$243	57	\$374	\$351
58	\$354	\$325	58	\$273	\$250	58	\$393	\$362
59	\$372	\$336	59	\$287	\$259	59	\$414	\$374
60	\$389	\$347	60	\$300	\$268	60	\$434	\$386
61	\$422	\$359	61	\$326	\$277	61	\$470	\$401
62	\$459	\$372	62	\$354	\$287	62	\$510	\$414
63	\$498	\$384	63	\$384	\$296	63	\$555	\$426
64	\$540	\$394	64	\$417	\$304	64	\$601	\$439
65+	\$587	\$406	65+	\$452	\$314	65+	\$653	\$452

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 5  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$258	\$258	0	\$425	\$425	0	\$282	\$282
1	\$116	\$116	1	\$193	\$193	1	\$127	\$127
2	\$76	\$76	2	\$125	\$125	2	\$83	\$83
3	\$70	\$70	3	\$116	\$116	3	\$77	\$77
4	\$65	\$65	4	\$107	\$107	4	\$70	\$70
5	\$60	\$60	5	\$99	\$99	5	\$65	\$65
6	\$57	\$57	6	\$93	\$93	6	\$61	\$61
7	\$54	\$54	7	\$89	\$89	7	\$59	\$59
8	\$53	\$53	8	\$86	\$86	8	\$57	\$57
9	\$53	\$53	9	\$86	\$86	9	\$57	\$57
10	\$54	\$54	10	\$88	\$88	10	\$58	\$58
11	\$56	\$56	11	\$92	\$92	11	\$61	\$61
12	\$59	\$59	12	\$98	\$98	12	\$64	\$64
13	\$60	\$63	13	\$99	\$105	13	\$65	\$68
14	\$64	\$67	14	\$106	\$112	14	\$70	\$73
15	\$68	\$72	15	\$113	\$119	15	\$75	\$79
16	\$72	\$77	16	\$119	\$127	16	\$79	\$84
17	\$76	\$82	17	\$124	\$136	17	\$82	\$90
18	\$78	\$85	18	\$127	\$140	18	\$84	\$92
19	\$78	\$87	19	\$129	\$143	19	\$85	\$94
20	\$76	\$86	20	\$124	\$141	20	\$83	\$93
21	\$72	\$84	21	\$119	\$139	21	\$79	\$92
22	\$67	\$81	22	\$112	\$132	22	\$73	\$88
23	\$67	\$83	23	\$112	\$137	23	\$73	\$90
24	\$68	\$86	24	\$113	\$141	24	\$75	\$93
25	\$69	\$89	25	\$115	\$147	25	\$76	\$97
26	\$72	\$93	26	\$119	\$153	26	\$79	\$101
27	\$75	\$96	27	\$123	\$159	27	\$82	\$106
28	\$78	\$100	28	\$128	\$166	28	\$85	\$110
29	\$81	\$104	29	\$134	\$171	29	\$88	\$113
30	\$83	\$107	30	\$137	\$175	30	\$91	\$116
31	\$85	\$109	31	\$140	\$179	31	\$92	\$118
32	\$86	\$110	32	\$142	\$181	32	\$94	\$120
33	\$87	\$112	33	\$143	\$184	33	\$94	\$121
34	\$87	\$113	34	\$144	\$186	34	\$95	\$123
35	\$88	\$114	35	\$144	\$188	35	\$95	\$124
36	\$88	\$116	36	\$146	\$191	36	\$96	\$126
37	\$89	\$119	37	\$148	\$196	37	\$97	\$129
38	\$91	\$121	38	\$151	\$201	38	\$99	\$132
39	\$94	\$125	39	\$155	\$206	39	\$102	\$137
40	\$97	\$128	40	\$161	\$212	40	\$107	\$141
41	\$101	\$132	41	\$167	\$218	41	\$111	\$145
42	\$106	\$137	42	\$174	\$225	42	\$115	\$148
43	\$110	\$140	43	\$181	\$231	43	\$119	\$152
44	\$114	\$143	44	\$188	\$236	44	\$124	\$156
45	\$118	\$147	45	\$196	\$242	45	\$129	\$160
46	\$123	\$150	46	\$203	\$248	46	\$135	\$165
47	\$127	\$154	47	\$211	\$255	47	\$140	\$169
48	\$132	\$158	48	\$218	\$261	48	\$145	\$173
49	\$138	\$162	49	\$227	\$268	49	\$150	\$177
50	\$143	\$166	50	\$235	\$273	50	\$155	\$181
51	\$148	\$169	51	\$244	\$278	51	\$161	\$184
52	\$155	\$172	52	\$256	\$284	52	\$169	\$187
53	\$162	\$174	53	\$268	\$288	53	\$177	\$190
54	\$172	\$177	54	\$283	\$293	54	\$187	\$194
55	\$182	\$181	55	\$300	\$299	55	\$198	\$198
56	\$193	\$185	56	\$318	\$306	56	\$210	\$203
57	\$203	\$190	57	\$335	\$315	57	\$221	\$208
58	\$214	\$197	58	\$353	\$325	58	\$233	\$214
59	\$225	\$203	59	\$371	\$335	59	\$245	\$221
60	\$236	\$210	60	\$389	\$347	60	\$257	\$229
61	\$256	\$217	61	\$421	\$359	61	\$278	\$237
62	\$277	\$225	62	\$457	\$371	62	\$302	\$245
63	\$301	\$232	63	\$497	\$383	63	\$328	\$253
64	\$327	\$239	64	\$539	\$394	64	\$357	\$261
65+	\$355	\$245	65+	\$586	\$406	65+	\$387	\$268

**PROPOSED MONTHLY PPO RATES**  
**State: California**  
**Effective 10/01/2010**  
**Area 5**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$487	\$487
1	\$220	\$220
2	\$144	\$144
3	\$134	\$134
4	\$122	\$122
5	\$114	\$114
6	\$107	\$107
7	\$101	\$101
8	\$99	\$99
9	\$98	\$98
10	\$101	\$101
11	\$106	\$106
12	\$112	\$112
13	\$114	\$119
14	\$121	\$127
15	\$129	\$137
16	\$137	\$146
17	\$143	\$155
18	\$146	\$159
19	\$148	\$164
20	\$143	\$161
21	\$137	\$158
22	\$127	\$152
23	\$127	\$156
24	\$129	\$161
25	\$131	\$169
26	\$136	\$175
27	\$142	\$182
28	\$147	\$189
29	\$152	\$196
30	\$157	\$201
31	\$160	\$205
32	\$162	\$208
33	\$164	\$210
34	\$165	\$213
35	\$166	\$215
36	\$167	\$219
37	\$170	\$224
38	\$173	\$230
39	\$178	\$237
40	\$184	\$243
41	\$191	\$250
42	\$199	\$258
43	\$207	\$264
44	\$215	\$270
45	\$224	\$277
46	\$233	\$285
47	\$241	\$292
48	\$250	\$299
49	\$260	\$306
50	\$269	\$314
51	\$280	\$319
52	\$293	\$325
53	\$307	\$329
54	\$324	\$335
55	\$344	\$343
56	\$363	\$351
57	\$384	\$360
58	\$405	\$372
59	\$424	\$384
60	\$445	\$396
61	\$483	\$411
62	\$525	\$425
63	\$569	\$439
64	\$618	\$451
65+	\$671	\$465

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 6  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$613	\$613	0	\$535	\$535	0	\$464	\$464
1	\$277	\$277	1	\$242	\$242	1	\$209	\$209
2	\$180	\$180	2	\$157	\$157	2	\$137	\$137
3	\$168	\$168	3	\$146	\$146	3	\$126	\$126
4	\$154	\$154	4	\$135	\$135	4	\$117	\$117
5	\$143	\$143	5	\$125	\$125	5	\$109	\$109
6	\$135	\$135	6	\$117	\$117	6	\$101	\$101
7	\$128	\$128	7	\$112	\$112	7	\$96	\$96
8	\$124	\$124	8	\$109	\$109	8	\$94	\$94
9	\$124	\$124	9	\$109	\$109	9	\$94	\$94
10	\$127	\$127	10	\$111	\$111	10	\$96	\$96
11	\$134	\$134	11	\$116	\$116	11	\$100	\$100
12	\$141	\$141	12	\$123	\$123	12	\$107	\$107
13	\$143	\$150	13	\$125	\$131	13	\$108	\$114
14	\$153	\$160	14	\$134	\$140	14	\$116	\$121
15	\$162	\$172	15	\$142	\$150	15	\$123	\$129
16	\$172	\$183	16	\$150	\$160	16	\$129	\$139
17	\$179	\$196	17	\$156	\$171	17	\$136	\$148
18	\$183	\$201	18	\$160	\$176	18	\$139	\$152
19	\$186	\$206	19	\$162	\$180	19	\$141	\$156
20	\$180	\$203	20	\$157	\$178	20	\$136	\$153
21	\$172	\$200	21	\$150	\$175	21	\$130	\$151
22	\$160	\$191	22	\$141	\$168	22	\$121	\$145
23	\$160	\$197	23	\$141	\$172	23	\$121	\$149
24	\$162	\$204	24	\$142	\$178	24	\$123	\$154
25	\$166	\$212	25	\$145	\$185	25	\$125	\$160
26	\$172	\$220	26	\$150	\$193	26	\$129	\$167
27	\$178	\$230	27	\$155	\$201	27	\$135	\$174
28	\$185	\$238	28	\$161	\$208	28	\$140	\$180
29	\$191	\$246	29	\$168	\$215	29	\$145	\$186
30	\$198	\$253	30	\$173	\$220	30	\$149	\$191
31	\$202	\$258	31	\$176	\$226	31	\$152	\$195
32	\$205	\$262	32	\$179	\$229	32	\$154	\$198
33	\$206	\$265	33	\$180	\$232	33	\$156	\$201
34	\$207	\$268	34	\$181	\$234	34	\$156	\$203
35	\$208	\$271	35	\$182	\$237	35	\$157	\$205
36	\$210	\$276	36	\$183	\$241	36	\$158	\$209
37	\$213	\$282	37	\$186	\$246	37	\$161	\$213
38	\$217	\$290	38	\$190	\$253	38	\$165	\$218
39	\$225	\$298	39	\$196	\$260	39	\$170	\$225
40	\$232	\$306	40	\$203	\$268	40	\$175	\$232
41	\$241	\$316	41	\$210	\$275	41	\$182	\$238
42	\$250	\$324	42	\$218	\$283	42	\$189	\$245
43	\$261	\$332	43	\$228	\$290	43	\$197	\$252
44	\$271	\$341	44	\$237	\$297	44	\$205	\$258
45	\$282	\$349	45	\$246	\$304	45	\$213	\$264
46	\$293	\$358	46	\$256	\$313	46	\$221	\$270
47	\$304	\$367	47	\$265	\$321	47	\$230	\$277
48	\$315	\$377	48	\$275	\$329	48	\$238	\$285
49	\$327	\$386	49	\$286	\$336	49	\$247	\$292
50	\$338	\$394	50	\$296	\$345	50	\$256	\$298
51	\$353	\$402	51	\$307	\$351	51	\$266	\$303
52	\$368	\$409	52	\$322	\$357	52	\$278	\$308
53	\$386	\$415	53	\$337	\$362	53	\$292	\$314
54	\$408	\$422	54	\$356	\$368	54	\$308	\$319
55	\$433	\$431	55	\$378	\$376	55	\$327	\$326
56	\$457	\$441	56	\$400	\$385	56	\$346	\$333
57	\$483	\$454	57	\$422	\$396	57	\$365	\$343
58	\$509	\$468	58	\$444	\$409	58	\$385	\$354
59	\$534	\$483	59	\$467	\$422	59	\$404	\$365
60	\$560	\$500	60	\$490	\$436	60	\$423	\$378
61	\$608	\$518	61	\$531	\$452	61	\$460	\$391
62	\$660	\$535	62	\$576	\$467	62	\$499	\$405
63	\$716	\$552	63	\$626	\$482	63	\$541	\$417
64	\$778	\$568	64	\$679	\$496	64	\$588	\$430
65+	\$845	\$585	65+	\$737	\$510	65+	\$639	\$442

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 6  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$457	\$457	0	\$353	\$353	0	\$509	\$509
1	\$206	\$206	1	\$159	\$159	1	\$230	\$230
2	\$135	\$135	2	\$104	\$104	2	\$150	\$150
3	\$125	\$125	3	\$96	\$96	3	\$139	\$139
4	\$115	\$115	4	\$89	\$89	4	\$128	\$128
5	\$107	\$107	5	\$83	\$83	5	\$119	\$119
6	\$100	\$100	6	\$78	\$78	6	\$112	\$112
7	\$95	\$95	7	\$73	\$73	7	\$107	\$107
8	\$93	\$93	8	\$71	\$71	8	\$104	\$104
9	\$93	\$93	9	\$71	\$71	9	\$104	\$104
10	\$95	\$95	10	\$73	\$73	10	\$106	\$106
11	\$99	\$99	11	\$77	\$77	11	\$111	\$111
12	\$106	\$106	12	\$81	\$81	12	\$117	\$117
13	\$107	\$112	13	\$82	\$86	13	\$119	\$124
14	\$114	\$120	14	\$88	\$92	14	\$126	\$134
15	\$121	\$128	15	\$93	\$98	15	\$135	\$143
16	\$128	\$137	16	\$98	\$106	16	\$143	\$152
17	\$134	\$146	17	\$104	\$113	17	\$149	\$162
18	\$137	\$150	18	\$106	\$116	18	\$152	\$167
19	\$139	\$154	19	\$107	\$119	19	\$154	\$171
20	\$134	\$151	20	\$104	\$117	20	\$149	\$169
21	\$128	\$149	21	\$99	\$115	21	\$143	\$166
22	\$120	\$143	22	\$92	\$111	22	\$134	\$159
23	\$120	\$147	23	\$92	\$113	23	\$134	\$164
24	\$121	\$152	24	\$93	\$117	24	\$135	\$169
25	\$124	\$158	25	\$95	\$122	25	\$138	\$176
26	\$127	\$165	26	\$98	\$127	26	\$142	\$183
27	\$132	\$172	27	\$102	\$132	27	\$148	\$190
28	\$138	\$178	28	\$107	\$138	28	\$154	\$198
29	\$143	\$183	29	\$111	\$142	29	\$159	\$205
30	\$147	\$188	30	\$114	\$145	30	\$164	\$210
31	\$150	\$193	31	\$116	\$148	31	\$168	\$214
32	\$152	\$196	32	\$118	\$151	32	\$170	\$217
33	\$154	\$198	33	\$119	\$152	33	\$171	\$220
34	\$154	\$200	34	\$119	\$154	34	\$172	\$223
35	\$155	\$203	35	\$120	\$156	35	\$173	\$226
36	\$156	\$206	36	\$121	\$158	36	\$174	\$229
37	\$158	\$210	37	\$122	\$162	37	\$177	\$234
38	\$162	\$215	38	\$125	\$167	38	\$181	\$240
39	\$168	\$221	39	\$129	\$171	39	\$186	\$247
40	\$173	\$229	40	\$134	\$176	40	\$193	\$255
41	\$180	\$235	41	\$139	\$181	41	\$200	\$262
42	\$187	\$241	42	\$144	\$186	42	\$208	\$269
43	\$195	\$247	43	\$150	\$191	43	\$216	\$275
44	\$202	\$254	44	\$156	\$196	44	\$225	\$283
45	\$210	\$260	45	\$162	\$201	45	\$234	\$290
46	\$218	\$267	46	\$169	\$206	46	\$243	\$297
47	\$227	\$274	47	\$175	\$211	47	\$253	\$304
48	\$235	\$280	48	\$181	\$216	48	\$262	\$313
49	\$243	\$288	49	\$188	\$221	49	\$271	\$320
50	\$253	\$294	50	\$195	\$227	50	\$282	\$327
51	\$263	\$299	51	\$203	\$231	51	\$293	\$333
52	\$274	\$304	52	\$212	\$235	52	\$305	\$339
53	\$288	\$309	53	\$223	\$239	53	\$321	\$345
54	\$304	\$315	54	\$235	\$243	54	\$338	\$350
55	\$322	\$321	55	\$248	\$247	55	\$359	\$357
56	\$342	\$329	56	\$263	\$254	56	\$380	\$366
57	\$360	\$338	57	\$277	\$261	57	\$401	\$377
58	\$380	\$349	58	\$293	\$269	58	\$422	\$388
59	\$398	\$360	59	\$307	\$278	59	\$444	\$402
60	\$418	\$373	60	\$322	\$288	60	\$465	\$415
61	\$453	\$386	61	\$350	\$298	61	\$504	\$430
62	\$492	\$398	62	\$380	\$307	62	\$548	\$444
63	\$534	\$412	63	\$412	\$318	63	\$595	\$459
64	\$580	\$423	64	\$447	\$327	64	\$646	\$471
65+	\$629	\$436	65+	\$485	\$336	65+	\$701	\$485

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 6  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$276	\$276	0	\$456	\$456	0	\$301	\$301
1	\$125	\$125	1	\$206	\$206	1	\$137	\$137
2	\$82	\$82	2	\$135	\$135	2	\$89	\$89
3	\$76	\$76	3	\$125	\$125	3	\$83	\$83
4	\$69	\$69	4	\$115	\$115	4	\$76	\$76
5	\$64	\$64	5	\$107	\$107	5	\$70	\$70
6	\$60	\$60	6	\$100	\$100	6	\$66	\$66
7	\$58	\$58	7	\$95	\$95	7	\$63	\$63
8	\$56	\$56	8	\$93	\$93	8	\$61	\$61
9	\$56	\$56	9	\$92	\$92	9	\$61	\$61
10	\$57	\$57	10	\$95	\$95	10	\$63	\$63
11	\$60	\$60	11	\$99	\$99	11	\$65	\$65
12	\$63	\$63	12	\$105	\$105	12	\$69	\$69
13	\$64	\$67	13	\$107	\$112	13	\$70	\$73
14	\$69	\$72	14	\$114	\$119	14	\$76	\$79
15	\$73	\$78	15	\$121	\$127	15	\$80	\$85
16	\$78	\$83	16	\$127	\$137	16	\$85	\$90
17	\$81	\$88	17	\$134	\$146	17	\$88	\$96
18	\$83	\$91	18	\$137	\$150	18	\$90	\$99
19	\$84	\$93	19	\$139	\$153	19	\$91	\$101
20	\$81	\$92	20	\$134	\$151	20	\$88	\$100
21	\$78	\$90	21	\$128	\$149	21	\$85	\$98
22	\$72	\$87	22	\$120	\$143	22	\$79	\$94
23	\$72	\$89	23	\$120	\$147	23	\$79	\$97
24	\$73	\$92	24	\$121	\$151	24	\$80	\$100
25	\$75	\$95	25	\$123	\$157	25	\$82	\$105
26	\$78	\$99	26	\$127	\$165	26	\$84	\$109
27	\$81	\$104	27	\$132	\$171	27	\$88	\$113
28	\$84	\$108	28	\$138	\$178	28	\$91	\$117
29	\$87	\$111	29	\$143	\$183	29	\$94	\$121
30	\$89	\$114	30	\$147	\$188	30	\$97	\$124
31	\$91	\$116	31	\$150	\$191	31	\$99	\$127
32	\$92	\$118	32	\$152	\$195	32	\$100	\$128
33	\$93	\$119	33	\$153	\$198	33	\$101	\$130
34	\$93	\$121	34	\$154	\$200	34	\$101	\$131
35	\$94	\$122	35	\$155	\$202	35	\$102	\$134
36	\$94	\$124	36	\$156	\$205	36	\$104	\$136
37	\$96	\$127	37	\$158	\$210	37	\$105	\$139
38	\$98	\$130	38	\$162	\$215	38	\$108	\$143
39	\$101	\$135	39	\$167	\$221	39	\$111	\$146
40	\$105	\$139	40	\$173	\$228	40	\$114	\$151
41	\$109	\$142	41	\$179	\$235	41	\$119	\$155
42	\$113	\$146	42	\$186	\$241	42	\$123	\$159
43	\$118	\$150	43	\$194	\$247	43	\$128	\$164
44	\$122	\$153	44	\$202	\$254	44	\$134	\$168
45	\$127	\$157	45	\$210	\$260	45	\$139	\$172
46	\$132	\$161	46	\$218	\$266	46	\$144	\$176
47	\$137	\$166	47	\$227	\$273	47	\$149	\$181
48	\$142	\$170	48	\$235	\$280	48	\$155	\$185
49	\$147	\$174	49	\$243	\$287	49	\$160	\$189
50	\$153	\$178	50	\$253	\$293	50	\$167	\$194
51	\$159	\$181	51	\$262	\$299	51	\$174	\$198
52	\$166	\$184	52	\$274	\$304	52	\$181	\$201
53	\$174	\$187	53	\$288	\$308	53	\$190	\$204
54	\$184	\$190	54	\$303	\$314	54	\$201	\$208
55	\$195	\$195	55	\$322	\$321	55	\$212	\$212
56	\$206	\$199	56	\$341	\$328	56	\$225	\$217
57	\$217	\$205	57	\$359	\$337	57	\$238	\$224
58	\$230	\$211	58	\$379	\$349	58	\$250	\$230
59	\$241	\$218	59	\$397	\$360	59	\$263	\$238
60	\$253	\$226	60	\$417	\$372	60	\$275	\$245
61	\$274	\$233	61	\$452	\$385	61	\$299	\$255
62	\$297	\$241	62	\$491	\$398	62	\$325	\$263
63	\$323	\$248	63	\$533	\$411	63	\$353	\$271
64	\$351	\$256	64	\$579	\$422	64	\$383	\$279
65+	\$381	\$264	65+	\$628	\$435	65+	\$415	\$288



**PROPOSED MONTHLY PPO RATES**  
**State: California**  
**Effective 10/01/2010**  
**Area 6**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$523	\$523
1	\$236	\$236
2	\$154	\$154
3	\$143	\$143
4	\$131	\$131
5	\$122	\$122
6	\$115	\$115
7	\$109	\$109
8	\$107	\$107
9	\$106	\$106
10	\$109	\$109
11	\$114	\$114
12	\$120	\$120
13	\$122	\$128
14	\$130	\$137
15	\$139	\$146
16	\$146	\$156
17	\$153	\$167
18	\$156	\$172
19	\$158	\$176
20	\$153	\$173
21	\$147	\$171
22	\$137	\$164
23	\$137	\$168
24	\$139	\$174
25	\$142	\$180
26	\$146	\$188
27	\$152	\$196
28	\$158	\$203
29	\$164	\$210
30	\$169	\$215
31	\$172	\$219
32	\$175	\$224
33	\$176	\$226
34	\$177	\$229
35	\$177	\$232
36	\$179	\$235
37	\$181	\$240
38	\$185	\$246
39	\$191	\$254
40	\$198	\$261
41	\$206	\$269
42	\$213	\$276
43	\$223	\$284
44	\$231	\$291
45	\$240	\$297
46	\$249	\$305
47	\$259	\$313
48	\$269	\$321
49	\$278	\$329
50	\$289	\$336
51	\$300	\$343
52	\$314	\$348
53	\$329	\$354
54	\$348	\$360
55	\$368	\$367
56	\$390	\$377
57	\$412	\$387
58	\$434	\$400
59	\$455	\$412
60	\$478	\$425
61	\$519	\$441
62	\$563	\$456
63	\$611	\$471
64	\$663	\$484
65+	\$720	\$498

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 7**

**CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$479	\$479	0	\$418	\$418	0	\$362	\$362
1	\$216	\$216	1	\$189	\$189	1	\$164	\$164
2	\$141	\$141	2	\$123	\$123	2	\$107	\$107
3	\$131	\$131	3	\$115	\$115	3	\$99	\$99
4	\$121	\$121	4	\$106	\$106	4	\$91	\$91
5	\$112	\$112	5	\$97	\$97	5	\$85	\$85
6	\$105	\$105	6	\$92	\$92	6	\$80	\$80
7	\$100	\$100	7	\$87	\$87	7	\$76	\$76
8	\$97	\$97	8	\$85	\$85	8	\$73	\$73
9	\$97	\$97	9	\$85	\$85	9	\$73	\$73
10	\$99	\$99	10	\$87	\$87	10	\$76	\$76
11	\$105	\$105	11	\$91	\$91	11	\$79	\$79
12	\$111	\$111	12	\$96	\$96	12	\$84	\$84
13	\$112	\$117	13	\$97	\$102	13	\$85	\$89
14	\$119	\$125	14	\$105	\$110	14	\$90	\$95
15	\$127	\$135	15	\$111	\$117	15	\$96	\$101
16	\$135	\$144	16	\$117	\$125	16	\$101	\$109
17	\$140	\$153	17	\$122	\$134	17	\$106	\$116
18	\$144	\$157	18	\$125	\$138	18	\$109	\$119
19	\$145	\$161	19	\$127	\$141	19	\$110	\$122
20	\$141	\$159	20	\$123	\$139	20	\$107	\$120
21	\$135	\$156	21	\$118	\$137	21	\$101	\$118
22	\$126	\$150	22	\$110	\$130	22	\$95	\$113
23	\$125	\$154	23	\$110	\$135	23	\$95	\$116
24	\$127	\$159	24	\$111	\$139	24	\$96	\$120
25	\$129	\$166	25	\$113	\$145	25	\$98	\$125
26	\$134	\$173	26	\$117	\$151	26	\$101	\$130
27	\$139	\$180	27	\$121	\$157	27	\$106	\$136
28	\$145	\$186	28	\$126	\$162	28	\$110	\$141
29	\$150	\$193	29	\$131	\$169	29	\$114	\$146
30	\$154	\$198	30	\$135	\$173	30	\$117	\$149
31	\$158	\$202	31	\$138	\$176	31	\$119	\$152
32	\$160	\$205	32	\$140	\$179	32	\$121	\$155
33	\$161	\$207	33	\$141	\$181	33	\$122	\$156
34	\$161	\$210	34	\$142	\$183	34	\$122	\$158
35	\$162	\$212	35	\$142	\$185	35	\$123	\$160
36	\$165	\$216	36	\$143	\$188	36	\$124	\$164
37	\$167	\$220	37	\$146	\$193	37	\$126	\$167
38	\$171	\$227	38	\$149	\$198	38	\$128	\$171
39	\$175	\$233	39	\$153	\$203	39	\$132	\$176
40	\$181	\$240	40	\$158	\$209	40	\$138	\$181
41	\$188	\$246	41	\$165	\$215	41	\$143	\$186
42	\$196	\$254	42	\$171	\$221	42	\$148	\$191
43	\$204	\$260	43	\$178	\$227	43	\$154	\$197
44	\$212	\$266	44	\$185	\$233	44	\$160	\$201
45	\$220	\$273	45	\$193	\$238	45	\$167	\$206
46	\$229	\$279	46	\$200	\$244	46	\$173	\$211
47	\$238	\$287	47	\$208	\$250	47	\$180	\$217
48	\$246	\$295	48	\$215	\$257	48	\$186	\$223
49	\$256	\$301	49	\$223	\$264	49	\$194	\$228
50	\$265	\$308	50	\$232	\$269	50	\$201	\$233
51	\$275	\$315	51	\$241	\$274	51	\$208	\$237
52	\$288	\$320	52	\$252	\$278	52	\$217	\$241
53	\$302	\$324	53	\$264	\$284	53	\$229	\$245
54	\$319	\$330	54	\$278	\$288	54	\$241	\$249
55	\$338	\$336	55	\$295	\$294	55	\$256	\$255
56	\$358	\$345	56	\$313	\$301	56	\$270	\$261
57	\$378	\$355	57	\$330	\$309	57	\$286	\$268
58	\$397	\$366	58	\$348	\$320	58	\$301	\$276
59	\$418	\$378	59	\$365	\$330	59	\$316	\$286
60	\$438	\$390	60	\$383	\$341	60	\$331	\$295
61	\$475	\$405	61	\$415	\$353	61	\$359	\$305
62	\$516	\$418	62	\$450	\$365	62	\$390	\$317
63	\$560	\$432	63	\$490	\$377	63	\$423	\$326
64	\$609	\$444	64	\$531	\$388	64	\$460	\$335
65+	\$660	\$457	65+	\$576	\$400	65+	\$499	\$346

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 7  
CP Base Rates**

High Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$357	\$357	0	\$275	\$275	0	\$398	\$398
1	\$161	\$161	1	\$124	\$124	1	\$180	\$180
2	\$106	\$106	2	\$81	\$81	2	\$117	\$117
3	\$97	\$97	3	\$76	\$76	3	\$109	\$109
4	\$90	\$90	4	\$69	\$69	4	\$100	\$100
5	\$84	\$84	5	\$64	\$64	5	\$93	\$93
6	\$79	\$79	6	\$60	\$60	6	\$87	\$87
7	\$75	\$75	7	\$58	\$58	7	\$83	\$83
8	\$72	\$72	8	\$56	\$56	8	\$81	\$81
9	\$72	\$72	9	\$56	\$56	9	\$81	\$81
10	\$75	\$75	10	\$57	\$57	10	\$83	\$83
11	\$78	\$78	11	\$60	\$60	11	\$86	\$86
12	\$82	\$82	12	\$63	\$63	12	\$91	\$91
13	\$83	\$88	13	\$64	\$67	13	\$93	\$97
14	\$89	\$93	14	\$68	\$72	14	\$99	\$105
15	\$95	\$100	15	\$73	\$78	15	\$106	\$112
16	\$100	\$107	16	\$78	\$83	16	\$112	\$119
17	\$105	\$114	17	\$81	\$88	17	\$116	\$127
18	\$107	\$117	18	\$83	\$90	18	\$119	\$130
19	\$109	\$120	19	\$84	\$93	19	\$121	\$134
20	\$105	\$119	20	\$81	\$91	20	\$117	\$132
21	\$100	\$117	21	\$78	\$90	21	\$112	\$129
22	\$94	\$112	22	\$72	\$86	22	\$105	\$124
23	\$94	\$115	23	\$72	\$89	23	\$105	\$128
24	\$94	\$119	24	\$73	\$92	24	\$106	\$132
25	\$96	\$123	25	\$75	\$95	25	\$108	\$138
26	\$100	\$128	26	\$77	\$99	26	\$111	\$143
27	\$104	\$134	27	\$80	\$104	27	\$116	\$149
28	\$108	\$139	28	\$83	\$108	28	\$120	\$155
29	\$112	\$144	29	\$86	\$111	29	\$124	\$159
30	\$115	\$147	30	\$89	\$114	30	\$128	\$165
31	\$118	\$150	31	\$91	\$116	31	\$131	\$168
32	\$119	\$153	32	\$92	\$118	32	\$132	\$170
33	\$120	\$154	33	\$93	\$119	33	\$134	\$172
34	\$121	\$156	34	\$93	\$121	34	\$135	\$174
35	\$121	\$158	35	\$93	\$122	35	\$136	\$176
36	\$122	\$161	36	\$94	\$124	36	\$137	\$179
37	\$124	\$165	37	\$96	\$127	37	\$139	\$183
38	\$127	\$169	38	\$98	\$130	38	\$142	\$187
39	\$130	\$174	39	\$100	\$134	39	\$146	\$194
40	\$136	\$179	40	\$105	\$138	40	\$151	\$199
41	\$141	\$184	41	\$109	\$142	41	\$156	\$205
42	\$146	\$188	42	\$113	\$146	42	\$162	\$210
43	\$152	\$194	43	\$117	\$149	43	\$170	\$215
44	\$158	\$199	44	\$122	\$153	44	\$176	\$221
45	\$165	\$204	45	\$127	\$157	45	\$183	\$227
46	\$171	\$209	46	\$131	\$161	46	\$190	\$232
47	\$177	\$214	47	\$137	\$166	47	\$198	\$238
48	\$184	\$219	48	\$142	\$170	48	\$205	\$244
49	\$190	\$225	49	\$147	\$174	49	\$212	\$250
50	\$198	\$230	50	\$152	\$177	50	\$220	\$256
51	\$206	\$234	51	\$158	\$181	51	\$229	\$261
52	\$214	\$238	52	\$166	\$184	52	\$239	\$265
53	\$226	\$242	53	\$174	\$186	53	\$250	\$269
54	\$238	\$246	54	\$183	\$189	54	\$265	\$274
55	\$253	\$252	55	\$195	\$194	55	\$280	\$279
56	\$267	\$258	56	\$206	\$199	56	\$297	\$287
57	\$282	\$265	57	\$217	\$204	57	\$314	\$295
58	\$297	\$273	58	\$229	\$210	58	\$330	\$304
59	\$312	\$282	59	\$240	\$217	59	\$347	\$314
60	\$327	\$291	60	\$253	\$225	60	\$363	\$324
61	\$354	\$302	61	\$273	\$233	61	\$394	\$336
62	\$385	\$312	62	\$297	\$241	62	\$428	\$348
63	\$418	\$322	63	\$322	\$248	63	\$465	\$358
64	\$453	\$331	64	\$350	\$256	64	\$505	\$368
65+	\$493	\$341	65+	\$380	\$263	65+	\$549	\$380

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 7  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$216	\$216	0	\$357	\$357	0	\$236	\$236
1	\$97	\$97	1	\$161	\$161	1	\$107	\$107
2	\$64	\$64	2	\$106	\$106	2	\$69	\$69
3	\$59	\$59	3	\$97	\$97	3	\$64	\$64
4	\$55	\$55	4	\$90	\$90	4	\$59	\$59
5	\$51	\$51	5	\$83	\$83	5	\$55	\$55
6	\$48	\$48	6	\$78	\$78	6	\$52	\$52
7	\$46	\$46	7	\$75	\$75	7	\$50	\$50
8	\$43	\$43	8	\$72	\$72	8	\$48	\$48
9	\$43	\$43	9	\$72	\$72	9	\$48	\$48
10	\$45	\$45	10	\$75	\$75	10	\$49	\$49
11	\$47	\$47	11	\$78	\$78	11	\$51	\$51
12	\$50	\$50	12	\$82	\$82	12	\$54	\$54
13	\$51	\$53	13	\$83	\$87	13	\$55	\$58
14	\$54	\$57	14	\$89	\$93	14	\$59	\$62
15	\$57	\$60	15	\$94	\$100	15	\$62	\$66
16	\$61	\$64	16	\$100	\$107	16	\$66	\$70
17	\$63	\$69	17	\$105	\$114	17	\$69	\$76
18	\$65	\$70	18	\$107	\$117	18	\$70	\$78
19	\$65	\$72	19	\$109	\$120	19	\$71	\$80
20	\$63	\$71	20	\$105	\$118	20	\$69	\$79
21	\$61	\$70	21	\$100	\$116	21	\$66	\$77
22	\$57	\$67	22	\$93	\$112	22	\$62	\$73
23	\$57	\$69	23	\$93	\$115	23	\$62	\$76
24	\$57	\$71	24	\$94	\$119	24	\$62	\$79
25	\$59	\$75	25	\$96	\$123	25	\$64	\$82
26	\$60	\$78	26	\$99	\$128	26	\$66	\$85
27	\$63	\$81	27	\$104	\$134	27	\$68	\$88
28	\$65	\$84	28	\$108	\$139	28	\$71	\$92
29	\$67	\$87	29	\$112	\$143	29	\$73	\$95
30	\$69	\$89	30	\$115	\$147	30	\$76	\$97
31	\$71	\$91	31	\$117	\$150	31	\$78	\$99
32	\$72	\$92	32	\$119	\$152	32	\$79	\$100
33	\$72	\$93	33	\$120	\$154	33	\$80	\$102
34	\$73	\$94	34	\$120	\$156	34	\$80	\$104
35	\$73	\$96	35	\$121	\$158	35	\$80	\$105
36	\$75	\$97	36	\$122	\$160	36	\$81	\$107
37	\$76	\$99	37	\$124	\$165	37	\$82	\$109
38	\$77	\$102	38	\$126	\$169	38	\$84	\$112
39	\$79	\$105	39	\$130	\$173	39	\$86	\$115
40	\$82	\$108	40	\$135	\$178	40	\$89	\$118
41	\$85	\$111	41	\$141	\$183	41	\$93	\$121
42	\$88	\$114	42	\$146	\$188	42	\$96	\$124
43	\$92	\$117	43	\$152	\$194	43	\$100	\$127
44	\$95	\$120	44	\$157	\$198	44	\$105	\$131
45	\$99	\$123	45	\$164	\$203	45	\$109	\$135
46	\$104	\$126	46	\$171	\$208	46	\$113	\$138
47	\$108	\$129	47	\$177	\$213	47	\$117	\$141
48	\$111	\$132	48	\$183	\$219	48	\$121	\$145
49	\$115	\$136	49	\$190	\$225	49	\$125	\$148
50	\$119	\$139	50	\$198	\$230	50	\$130	\$152
51	\$124	\$142	51	\$205	\$234	51	\$136	\$154
52	\$129	\$144	52	\$214	\$238	52	\$142	\$157
53	\$137	\$146	53	\$225	\$241	53	\$149	\$159
54	\$144	\$149	54	\$237	\$245	54	\$157	\$162
55	\$152	\$152	55	\$252	\$250	55	\$167	\$166
56	\$161	\$155	56	\$266	\$257	56	\$176	\$170
57	\$171	\$160	57	\$282	\$264	57	\$186	\$175
58	\$179	\$166	58	\$296	\$272	58	\$196	\$180
59	\$188	\$171	59	\$312	\$282	59	\$206	\$186
60	\$198	\$176	60	\$326	\$291	60	\$215	\$193
61	\$214	\$182	61	\$354	\$301	61	\$234	\$199
62	\$233	\$188	62	\$384	\$312	62	\$254	\$206
63	\$253	\$195	63	\$417	\$321	63	\$275	\$212
64	\$274	\$200	64	\$452	\$330	64	\$299	\$218
65+	\$298	\$206	65+	\$492	\$341	65+	\$325	\$225

**PROPOSED MONTHLY PPO RATES**  
**State: California**  
**Effective 10/01/2010**  
**Area 7**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$409	\$409
1	\$184	\$184
2	\$120	\$120
3	\$112	\$112
4	\$102	\$102
5	\$95	\$95
6	\$89	\$89
7	\$85	\$85
8	\$83	\$83
9	\$83	\$83
10	\$85	\$85
11	\$89	\$89
12	\$94	\$94
13	\$95	\$100
14	\$101	\$107
15	\$109	\$115
16	\$115	\$122
17	\$119	\$130
18	\$122	\$134
19	\$124	\$138
20	\$120	\$136
21	\$115	\$134
22	\$108	\$127
23	\$108	\$131
24	\$109	\$136
25	\$111	\$141
26	\$114	\$147
27	\$119	\$153
28	\$123	\$159
29	\$128	\$165
30	\$131	\$169
31	\$135	\$172
32	\$137	\$175
33	\$138	\$177
34	\$138	\$179
35	\$139	\$181
36	\$140	\$184
37	\$142	\$188
38	\$145	\$193
39	\$149	\$199
40	\$154	\$204
41	\$160	\$210
42	\$167	\$216
43	\$174	\$221
44	\$181	\$227
45	\$188	\$233
46	\$196	\$239
47	\$203	\$244
48	\$210	\$252
49	\$217	\$257
50	\$226	\$263
51	\$235	\$268
52	\$245	\$272
53	\$258	\$276
54	\$272	\$282
55	\$288	\$287
56	\$305	\$294
57	\$322	\$302
58	\$339	\$313
59	\$356	\$322
60	\$374	\$333
61	\$405	\$345
62	\$440	\$357
63	\$478	\$367
64	\$519	\$379
65+	\$563	\$389

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 8  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$599	\$599	0	\$523	\$523	0	\$452	\$452
1	\$270	\$270	1	\$236	\$236	1	\$204	\$204
2	\$176	\$176	2	\$154	\$154	2	\$134	\$134
3	\$164	\$164	3	\$143	\$143	3	\$124	\$124
4	\$151	\$151	4	\$131	\$131	4	\$114	\$114
5	\$140	\$140	5	\$122	\$122	5	\$106	\$106
6	\$131	\$131	6	\$115	\$115	6	\$99	\$99
7	\$125	\$125	7	\$109	\$109	7	\$94	\$94
8	\$122	\$122	8	\$107	\$107	8	\$92	\$92
9	\$121	\$121	9	\$106	\$106	9	\$92	\$92
10	\$124	\$124	10	\$109	\$109	10	\$94	\$94
11	\$130	\$130	11	\$114	\$114	11	\$98	\$98
12	\$138	\$138	12	\$120	\$120	12	\$105	\$105
13	\$140	\$147	13	\$122	\$128	13	\$106	\$111
14	\$149	\$156	14	\$130	\$137	14	\$113	\$118
15	\$158	\$168	15	\$139	\$146	15	\$120	\$126
16	\$168	\$179	16	\$146	\$156	16	\$126	\$136
17	\$175	\$191	17	\$153	\$167	17	\$132	\$145
18	\$179	\$197	18	\$156	\$172	18	\$136	\$148
19	\$181	\$202	19	\$158	\$176	19	\$138	\$152
20	\$176	\$199	20	\$153	\$174	20	\$132	\$150
21	\$169	\$196	21	\$147	\$171	21	\$127	\$148
22	\$157	\$187	22	\$138	\$164	22	\$119	\$142
23	\$157	\$193	23	\$137	\$168	23	\$119	\$146
24	\$158	\$199	24	\$139	\$174	24	\$120	\$150
25	\$162	\$207	25	\$142	\$180	25	\$122	\$156
26	\$168	\$215	26	\$146	\$188	26	\$126	\$162
27	\$174	\$225	27	\$152	\$196	27	\$131	\$170
28	\$181	\$233	28	\$158	\$204	28	\$137	\$176
29	\$187	\$240	29	\$164	\$210	29	\$142	\$182
30	\$193	\$247	30	\$169	\$215	30	\$146	\$186
31	\$197	\$252	31	\$172	\$219	31	\$149	\$190
32	\$200	\$256	32	\$175	\$224	32	\$151	\$194
33	\$202	\$259	33	\$176	\$226	33	\$152	\$196
34	\$202	\$262	34	\$177	\$229	34	\$153	\$198
35	\$203	\$265	35	\$177	\$232	35	\$153	\$201
36	\$205	\$270	36	\$179	\$235	36	\$155	\$204
37	\$208	\$275	37	\$182	\$240	37	\$157	\$208
38	\$213	\$283	38	\$185	\$246	38	\$160	\$213
39	\$219	\$291	39	\$191	\$254	39	\$166	\$219
40	\$227	\$299	40	\$198	\$262	40	\$172	\$227
41	\$235	\$308	41	\$206	\$269	41	\$178	\$233
42	\$245	\$317	42	\$214	\$276	42	\$185	\$239
43	\$255	\$325	43	\$223	\$284	43	\$193	\$245
44	\$265	\$332	44	\$231	\$291	44	\$200	\$252
45	\$275	\$341	45	\$240	\$298	45	\$208	\$258
46	\$286	\$350	46	\$249	\$305	46	\$216	\$264
47	\$297	\$358	47	\$259	\$314	47	\$225	\$271
48	\$307	\$367	48	\$269	\$321	48	\$233	\$278
49	\$319	\$377	49	\$278	\$329	49	\$241	\$285
50	\$331	\$385	50	\$289	\$336	50	\$250	\$291
51	\$345	\$392	51	\$300	\$343	51	\$260	\$297
52	\$359	\$398	52	\$314	\$349	52	\$272	\$301
53	\$378	\$406	53	\$329	\$354	53	\$286	\$306
54	\$398	\$412	54	\$348	\$360	54	\$301	\$312
55	\$422	\$421	55	\$368	\$367	55	\$319	\$318
56	\$447	\$432	56	\$390	\$377	56	\$337	\$326
57	\$472	\$443	57	\$412	\$387	57	\$357	\$335
58	\$497	\$457	58	\$434	\$400	58	\$376	\$346
59	\$522	\$472	59	\$455	\$412	59	\$394	\$357
60	\$548	\$487	60	\$478	\$426	60	\$414	\$368
61	\$594	\$505	61	\$519	\$441	61	\$449	\$382
62	\$645	\$523	62	\$563	\$456	62	\$487	\$395
63	\$700	\$539	63	\$611	\$471	63	\$529	\$408
64	\$760	\$555	64	\$663	\$484	64	\$574	\$419
65+	\$825	\$570	65+	\$720	\$499	65+	\$623	\$432

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010  
Area 8  
CP Base Rates**

Low Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$446	\$446	0	\$345	\$345	0	\$497	\$497
1	\$202	\$202	1	\$155	\$155	1	\$225	\$225
2	\$131	\$131	2	\$101	\$101	2	\$146	\$146
3	\$122	\$122	3	\$94	\$94	3	\$136	\$136
4	\$113	\$113	4	\$87	\$87	4	\$125	\$125
5	\$105	\$105	5	\$81	\$81	5	\$116	\$116
6	\$97	\$97	6	\$76	\$76	6	\$109	\$109
7	\$93	\$93	7	\$71	\$71	7	\$104	\$104
8	\$91	\$91	8	\$70	\$70	8	\$101	\$101
9	\$91	\$91	9	\$70	\$70	9	\$100	\$100
10	\$93	\$93	10	\$71	\$71	10	\$104	\$104
11	\$97	\$97	11	\$75	\$75	11	\$108	\$108
12	\$102	\$102	12	\$80	\$80	12	\$114	\$114
13	\$105	\$110	13	\$81	\$84	13	\$116	\$122
14	\$111	\$117	14	\$86	\$90	14	\$124	\$130
15	\$118	\$125	15	\$91	\$96	15	\$131	\$139
16	\$125	\$134	16	\$96	\$104	16	\$139	\$149
17	\$130	\$143	17	\$100	\$110	17	\$145	\$158
18	\$134	\$146	18	\$104	\$113	18	\$149	\$162
19	\$136	\$150	19	\$105	\$116	19	\$151	\$168
20	\$130	\$148	20	\$101	\$114	20	\$146	\$165
21	\$125	\$146	21	\$97	\$112	21	\$140	\$162
22	\$117	\$140	22	\$90	\$108	22	\$130	\$155
23	\$117	\$144	23	\$90	\$111	23	\$130	\$159
24	\$118	\$148	24	\$91	\$115	24	\$131	\$166
25	\$121	\$154	25	\$93	\$119	25	\$135	\$172
26	\$125	\$160	26	\$96	\$124	26	\$139	\$179
27	\$129	\$168	27	\$100	\$129	27	\$144	\$186
28	\$135	\$174	28	\$105	\$135	28	\$150	\$194
29	\$140	\$179	29	\$108	\$139	29	\$155	\$200
30	\$144	\$184	30	\$111	\$142	30	\$160	\$205
31	\$147	\$187	31	\$114	\$145	31	\$164	\$209
32	\$149	\$190	32	\$115	\$147	32	\$166	\$212
33	\$150	\$193	33	\$116	\$149	33	\$168	\$215
34	\$151	\$196	34	\$116	\$151	34	\$168	\$217
35	\$151	\$198	35	\$117	\$152	35	\$169	\$220
36	\$153	\$201	36	\$118	\$155	36	\$170	\$224
37	\$155	\$205	37	\$120	\$158	37	\$173	\$229
38	\$158	\$211	38	\$122	\$162	38	\$177	\$235
39	\$164	\$216	39	\$126	\$168	39	\$182	\$241
40	\$169	\$224	40	\$130	\$172	40	\$188	\$248
41	\$176	\$230	41	\$136	\$177	41	\$196	\$256
42	\$182	\$236	42	\$141	\$182	42	\$203	\$263
43	\$189	\$242	43	\$147	\$186	43	\$211	\$269
44	\$198	\$248	44	\$152	\$191	44	\$219	\$276
45	\$205	\$255	45	\$158	\$196	45	\$229	\$283
46	\$213	\$261	46	\$165	\$201	46	\$237	\$290
47	\$221	\$267	47	\$171	\$206	47	\$246	\$298
48	\$230	\$274	48	\$177	\$211	48	\$256	\$305
49	\$238	\$280	49	\$183	\$216	49	\$265	\$313
50	\$246	\$287	50	\$190	\$221	50	\$274	\$320
51	\$257	\$293	51	\$198	\$226	51	\$286	\$326
52	\$268	\$297	52	\$207	\$230	52	\$298	\$331
53	\$282	\$302	53	\$217	\$233	53	\$314	\$336
54	\$297	\$307	54	\$229	\$237	54	\$330	\$343
55	\$315	\$314	55	\$243	\$242	55	\$351	\$349
56	\$333	\$322	56	\$257	\$248	56	\$371	\$358
57	\$352	\$330	57	\$271	\$255	57	\$391	\$368
58	\$371	\$341	58	\$286	\$263	58	\$413	\$380
59	\$389	\$352	59	\$300	\$271	59	\$434	\$392
60	\$408	\$363	60	\$315	\$280	60	\$454	\$405
61	\$443	\$377	61	\$342	\$291	61	\$493	\$419
62	\$480	\$389	62	\$371	\$300	62	\$535	\$434
63	\$522	\$402	63	\$403	\$311	63	\$581	\$447
64	\$566	\$414	64	\$437	\$319	64	\$630	\$461
65+	\$615	\$425	65+	\$474	\$328	65+	\$685	\$474

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010  
Area 8  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$270	\$270	0	\$446	\$446	0	\$295	\$295
1	\$122	\$122	1	\$201	\$201	1	\$134	\$134
2	\$80	\$80	2	\$131	\$131	2	\$87	\$87
3	\$73	\$73	3	\$122	\$122	3	\$81	\$81
4	\$68	\$68	4	\$112	\$112	4	\$75	\$75
5	\$63	\$63	5	\$105	\$105	5	\$68	\$68
6	\$59	\$59	6	\$97	\$97	6	\$64	\$64
7	\$56	\$56	7	\$93	\$93	7	\$61	\$61
8	\$55	\$55	8	\$91	\$91	8	\$60	\$60
9	\$55	\$55	9	\$90	\$90	9	\$60	\$60
10	\$56	\$56	10	\$92	\$92	10	\$61	\$61
11	\$59	\$59	11	\$96	\$96	11	\$64	\$64
12	\$62	\$62	12	\$102	\$102	12	\$67	\$67
13	\$63	\$66	13	\$104	\$109	13	\$68	\$72
14	\$67	\$70	14	\$111	\$117	14	\$73	\$78
15	\$71	\$76	15	\$118	\$125	15	\$78	\$83
16	\$76	\$81	16	\$125	\$134	16	\$83	\$88
17	\$79	\$86	17	\$130	\$142	17	\$86	\$94
18	\$81	\$89	18	\$134	\$146	18	\$88	\$96
19	\$82	\$91	19	\$136	\$150	19	\$89	\$99
20	\$79	\$90	20	\$130	\$148	20	\$86	\$97
21	\$76	\$88	21	\$125	\$145	21	\$83	\$96
22	\$70	\$85	22	\$117	\$140	22	\$78	\$92
23	\$70	\$87	23	\$117	\$143	23	\$78	\$94
24	\$71	\$90	24	\$118	\$148	24	\$78	\$98
25	\$73	\$93	25	\$121	\$154	25	\$80	\$101
26	\$76	\$97	26	\$124	\$160	26	\$83	\$106
27	\$79	\$101	27	\$129	\$167	27	\$86	\$111
28	\$82	\$106	28	\$135	\$174	28	\$89	\$115
29	\$85	\$109	29	\$140	\$179	29	\$92	\$118
30	\$87	\$112	30	\$144	\$184	30	\$95	\$121
31	\$89	\$114	31	\$147	\$187	31	\$97	\$124
32	\$90	\$115	32	\$149	\$190	32	\$98	\$126
33	\$91	\$117	33	\$150	\$193	33	\$99	\$127
34	\$91	\$118	34	\$150	\$195	34	\$99	\$128
35	\$92	\$120	35	\$151	\$198	35	\$100	\$130
36	\$92	\$121	36	\$152	\$201	36	\$100	\$132
37	\$94	\$124	37	\$155	\$205	37	\$102	\$136
38	\$96	\$127	38	\$158	\$210	38	\$105	\$139
39	\$98	\$131	39	\$162	\$216	39	\$108	\$143
40	\$102	\$135	40	\$169	\$223	40	\$112	\$147
41	\$107	\$139	41	\$175	\$229	41	\$116	\$151
42	\$111	\$143	42	\$182	\$235	42	\$120	\$155
43	\$115	\$146	43	\$189	\$241	43	\$125	\$159
44	\$119	\$150	44	\$197	\$247	44	\$130	\$164
45	\$124	\$154	45	\$205	\$254	45	\$136	\$168
46	\$129	\$157	46	\$213	\$260	46	\$141	\$172
47	\$134	\$161	47	\$220	\$267	47	\$146	\$176
48	\$139	\$166	48	\$229	\$273	48	\$151	\$181
49	\$144	\$170	49	\$237	\$280	49	\$157	\$185
50	\$149	\$174	50	\$246	\$287	50	\$162	\$189
51	\$155	\$177	51	\$257	\$292	51	\$170	\$194
52	\$162	\$180	52	\$268	\$297	52	\$177	\$197
53	\$170	\$183	53	\$280	\$301	53	\$185	\$200
54	\$179	\$186	54	\$296	\$306	54	\$196	\$203
55	\$190	\$189	55	\$315	\$314	55	\$208	\$207
56	\$202	\$195	56	\$332	\$321	56	\$219	\$212
57	\$213	\$200	57	\$351	\$330	57	\$232	\$218
58	\$224	\$206	58	\$369	\$341	58	\$244	\$225
59	\$235	\$213	59	\$388	\$352	59	\$257	\$232
60	\$246	\$220	60	\$408	\$363	60	\$269	\$240
61	\$268	\$228	61	\$442	\$376	61	\$292	\$248
62	\$291	\$236	62	\$479	\$389	62	\$317	\$257
63	\$316	\$243	63	\$521	\$402	63	\$345	\$265
64	\$343	\$250	64	\$565	\$413	64	\$374	\$273
65+	\$372	\$258	65+	\$614	\$424	65+	\$406	\$280



**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010  
Area 8  
CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$510	\$510
1	\$231	\$231
2	\$150	\$150
3	\$140	\$140
4	\$128	\$128
5	\$119	\$119
6	\$112	\$112
7	\$107	\$107
8	\$104	\$104
9	\$104	\$104
10	\$106	\$106
11	\$111	\$111
12	\$117	\$117
13	\$119	\$125
14	\$127	\$134
15	\$136	\$143
16	\$143	\$153
17	\$149	\$162
18	\$153	\$168
19	\$155	\$172
20	\$150	\$170
21	\$144	\$167
22	\$134	\$159
23	\$134	\$164
24	\$136	\$170
25	\$138	\$176
26	\$143	\$184
27	\$148	\$191
28	\$154	\$199
29	\$159	\$205
30	\$165	\$210
31	\$168	\$214
32	\$171	\$218
33	\$172	\$220
34	\$173	\$224
35	\$173	\$226
36	\$175	\$230
37	\$177	\$235
38	\$181	\$241
39	\$186	\$247
40	\$194	\$256
41	\$201	\$263
42	\$209	\$270
43	\$217	\$276
44	\$226	\$284
45	\$235	\$291
46	\$244	\$298
47	\$254	\$305
48	\$263	\$314
49	\$272	\$321
50	\$283	\$328
51	\$294	\$334
52	\$306	\$341
53	\$322	\$346
54	\$339	\$351
55	\$360	\$359
56	\$381	\$367
57	\$403	\$378
58	\$423	\$390
59	\$445	\$403
60	\$467	\$416
61	\$506	\$431
62	\$550	\$445
63	\$596	\$460
64	\$648	\$473
65+	\$703	\$486

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 9  
CP Base Rates**

MC 3500			MC 5000			MC 7500 with Unlimited PCVs + Dent		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$511	\$511	0	\$446	\$446	0	\$386	\$386
1	\$231	\$231	1	\$202	\$202	1	\$175	\$175
2	\$151	\$151	2	\$131	\$131	2	\$114	\$114
3	\$140	\$140	3	\$122	\$122	3	\$106	\$106
4	\$128	\$128	4	\$113	\$113	4	\$97	\$97
5	\$119	\$119	5	\$105	\$105	5	\$90	\$90
6	\$112	\$112	6	\$97	\$97	6	\$85	\$85
7	\$107	\$107	7	\$93	\$93	7	\$81	\$81
8	\$104	\$104	8	\$91	\$91	8	\$79	\$79
9	\$104	\$104	9	\$91	\$91	9	\$79	\$79
10	\$107	\$107	10	\$93	\$93	10	\$81	\$81
11	\$111	\$111	11	\$97	\$97	11	\$84	\$84
12	\$118	\$118	12	\$102	\$102	12	\$89	\$89
13	\$119	\$125	13	\$105	\$110	13	\$90	\$94
14	\$127	\$134	14	\$111	\$117	14	\$96	\$101
15	\$136	\$143	15	\$118	\$125	15	\$102	\$109
16	\$143	\$153	16	\$125	\$134	16	\$109	\$116
17	\$149	\$164	17	\$130	\$143	17	\$113	\$123
18	\$153	\$168	18	\$134	\$146	18	\$116	\$126
19	\$155	\$172	19	\$136	\$150	19	\$117	\$130
20	\$150	\$170	20	\$130	\$148	20	\$113	\$128
21	\$144	\$167	21	\$125	\$146	21	\$109	\$126
22	\$135	\$159	22	\$117	\$140	22	\$101	\$121
23	\$135	\$165	23	\$117	\$144	23	\$101	\$124
24	\$136	\$170	24	\$118	\$148	24	\$102	\$128
25	\$139	\$177	25	\$121	\$154	25	\$105	\$134
26	\$143	\$184	26	\$125	\$160	26	\$108	\$139
27	\$148	\$191	27	\$129	\$168	27	\$112	\$145
28	\$154	\$199	28	\$135	\$174	28	\$117	\$150
29	\$160	\$205	29	\$140	\$179	29	\$121	\$155
30	\$165	\$211	30	\$144	\$184	30	\$124	\$159
31	\$169	\$215	31	\$147	\$187	31	\$127	\$162
32	\$171	\$218	32	\$149	\$190	32	\$129	\$165
33	\$172	\$221	33	\$150	\$193	33	\$130	\$167
34	\$173	\$224	34	\$151	\$196	34	\$130	\$169
35	\$174	\$227	35	\$151	\$198	35	\$131	\$171
36	\$175	\$230	36	\$153	\$201	36	\$132	\$174
37	\$178	\$235	37	\$155	\$205	37	\$135	\$178
38	\$181	\$241	38	\$158	\$211	38	\$138	\$182
39	\$187	\$248	39	\$164	\$216	39	\$142	\$187
40	\$194	\$256	40	\$169	\$224	40	\$146	\$194
41	\$201	\$263	41	\$176	\$230	41	\$152	\$199
42	\$209	\$270	42	\$182	\$236	42	\$158	\$204
43	\$217	\$277	43	\$189	\$242	43	\$165	\$209
44	\$226	\$284	44	\$198	\$248	44	\$171	\$214
45	\$235	\$291	45	\$205	\$255	45	\$178	\$220
46	\$244	\$298	46	\$213	\$261	46	\$184	\$226
47	\$254	\$306	47	\$221	\$267	47	\$191	\$232
48	\$263	\$314	48	\$230	\$274	48	\$199	\$237
49	\$272	\$322	49	\$238	\$280	49	\$206	\$243
50	\$283	\$329	50	\$246	\$287	50	\$213	\$248
51	\$294	\$335	51	\$257	\$293	51	\$223	\$254
52	\$307	\$341	52	\$268	\$297	52	\$232	\$258
53	\$322	\$346	53	\$282	\$302	53	\$243	\$262
54	\$339	\$352	54	\$297	\$307	54	\$257	\$266
55	\$360	\$359	55	\$315	\$314	55	\$272	\$271
56	\$382	\$368	56	\$333	\$322	56	\$289	\$278
57	\$403	\$379	57	\$352	\$330	57	\$304	\$286
58	\$424	\$390	58	\$371	\$341	58	\$321	\$295
59	\$446	\$404	59	\$389	\$352	59	\$337	\$304
60	\$468	\$416	60	\$408	\$363	60	\$353	\$315
61	\$507	\$432	61	\$443	\$377	61	\$383	\$326
62	\$551	\$446	62	\$480	\$389	62	\$416	\$337
63	\$597	\$461	63	\$522	\$402	63	\$451	\$348
64	\$649	\$474	64	\$566	\$414	64	\$491	\$358
65+	\$704	\$487	65+	\$615	\$425	65+	\$532	\$368

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 9  
CP Base Rates**

Low Deductible MC 3500 (HSA Compatible)			High Deductible MC 5500 (HSA Compatible)			MC 5000 with Limited Rx		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$381	\$381	0	\$294	\$294	0	\$424	\$424
1	\$172	\$172	1	\$132	\$132	1	\$191	\$191
2	\$113	\$113	2	\$87	\$87	2	\$125	\$125
3	\$105	\$105	3	\$81	\$81	3	\$116	\$116
4	\$96	\$96	4	\$75	\$75	4	\$107	\$107
5	\$89	\$89	5	\$68	\$68	5	\$99	\$99
6	\$84	\$84	6	\$64	\$64	6	\$93	\$93
7	\$80	\$80	7	\$61	\$61	7	\$89	\$89
8	\$78	\$78	8	\$60	\$60	8	\$86	\$86
9	\$78	\$78	9	\$60	\$60	9	\$86	\$86
10	\$79	\$79	10	\$61	\$61	10	\$88	\$88
11	\$83	\$83	11	\$64	\$64	11	\$92	\$92
12	\$88	\$88	12	\$67	\$67	12	\$97	\$97
13	\$89	\$93	13	\$68	\$72	13	\$99	\$104
14	\$95	\$99	14	\$73	\$77	14	\$106	\$111
15	\$101	\$107	15	\$78	\$83	15	\$113	\$119
16	\$107	\$114	16	\$83	\$88	16	\$119	\$127
17	\$112	\$122	17	\$86	\$94	17	\$124	\$136
18	\$114	\$125	18	\$88	\$96	18	\$127	\$139
19	\$116	\$128	19	\$89	\$99	19	\$128	\$143
20	\$112	\$126	20	\$86	\$97	20	\$124	\$141
21	\$107	\$124	21	\$83	\$96	21	\$119	\$139
22	\$100	\$119	22	\$78	\$92	22	\$112	\$132
23	\$100	\$122	23	\$78	\$94	23	\$112	\$137
24	\$101	\$126	24	\$78	\$97	24	\$113	\$141
25	\$104	\$131	25	\$80	\$101	25	\$115	\$147
26	\$107	\$138	26	\$82	\$106	26	\$119	\$153
27	\$111	\$143	27	\$86	\$111	27	\$123	\$159
28	\$115	\$148	28	\$89	\$115	28	\$128	\$166
29	\$119	\$153	29	\$92	\$118	29	\$132	\$171
30	\$123	\$157	30	\$95	\$121	30	\$137	\$175
31	\$125	\$160	31	\$97	\$124	31	\$140	\$178
32	\$127	\$162	32	\$98	\$125	32	\$142	\$181
33	\$128	\$165	33	\$99	\$127	33	\$143	\$183
34	\$128	\$167	34	\$99	\$128	34	\$144	\$185
35	\$129	\$169	35	\$99	\$130	35	\$144	\$188
36	\$130	\$172	36	\$100	\$132	36	\$145	\$191
37	\$132	\$175	37	\$102	\$136	37	\$147	\$196
38	\$136	\$180	38	\$105	\$139	38	\$151	\$201
39	\$140	\$185	39	\$108	\$143	39	\$155	\$206
40	\$144	\$190	40	\$112	\$147	40	\$160	\$212
41	\$150	\$196	41	\$116	\$151	41	\$167	\$218
42	\$156	\$202	42	\$120	\$155	42	\$174	\$225
43	\$162	\$207	43	\$125	\$159	43	\$180	\$230
44	\$169	\$212	44	\$130	\$164	44	\$187	\$236
45	\$175	\$217	45	\$136	\$168	45	\$196	\$241
46	\$182	\$223	46	\$141	\$172	46	\$203	\$247
47	\$189	\$229	47	\$146	\$176	47	\$210	\$255
48	\$196	\$234	48	\$151	\$181	48	\$218	\$261
49	\$203	\$240	49	\$156	\$185	49	\$226	\$267
50	\$211	\$245	50	\$162	\$189	50	\$235	\$273
51	\$219	\$249	51	\$169	\$193	51	\$244	\$278
52	\$229	\$254	52	\$177	\$196	52	\$255	\$283
53	\$240	\$258	53	\$185	\$199	53	\$267	\$287
54	\$254	\$263	54	\$196	\$203	54	\$283	\$292
55	\$269	\$268	55	\$207	\$207	55	\$299	\$298
56	\$285	\$274	56	\$219	\$212	56	\$317	\$305
57	\$300	\$283	57	\$232	\$217	57	\$334	\$315
58	\$317	\$291	58	\$244	\$225	58	\$352	\$324
59	\$332	\$301	59	\$257	\$232	59	\$371	\$334
60	\$349	\$311	60	\$269	\$239	60	\$388	\$346
61	\$378	\$322	61	\$292	\$248	61	\$420	\$358
62	\$410	\$332	62	\$317	\$257	62	\$456	\$371
63	\$446	\$344	63	\$344	\$265	63	\$496	\$382
64	\$483	\$353	64	\$374	\$272	64	\$538	\$393
65+	\$525	\$363	65+	\$405	\$280	65+	\$585	\$405

**PROPOSED MONTHLY PPO RATES**

**State: California  
Effective 10/01/2010**

**Area 9  
CP Base Rates**

ntative and Hospital Care 3000 (HSA Compatible)			Value 2500 with 5 Office Visits			Value 8000 with 5 Office Visits		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>	<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$231	\$231	0	\$381	\$381	0	\$252	\$252
1	\$105	\$105	1	\$172	\$172	1	\$114	\$114
2	\$68	\$68	2	\$112	\$112	2	\$75	\$75
3	\$63	\$63	3	\$105	\$105	3	\$68	\$68
4	\$58	\$58	4	\$96	\$96	4	\$63	\$63
5	\$54	\$54	5	\$89	\$89	5	\$59	\$59
6	\$51	\$51	6	\$83	\$83	6	\$55	\$55
7	\$48	\$48	7	\$80	\$80	7	\$53	\$53
8	\$47	\$47	8	\$78	\$78	8	\$51	\$51
9	\$47	\$47	9	\$78	\$78	9	\$51	\$51
10	\$48	\$48	10	\$79	\$79	10	\$52	\$52
11	\$50	\$50	11	\$83	\$83	11	\$55	\$55
12	\$53	\$53	12	\$88	\$88	12	\$58	\$58
13	\$54	\$57	13	\$89	\$93	13	\$59	\$61
14	\$57	\$60	14	\$95	\$99	14	\$63	\$66
15	\$61	\$64	15	\$100	\$107	15	\$66	\$70
16	\$64	\$69	16	\$107	\$114	16	\$70	\$76
17	\$67	\$73	17	\$111	\$121	17	\$73	\$81
18	\$69	\$76	18	\$114	\$125	18	\$76	\$83
19	\$70	\$78	19	\$115	\$128	19	\$77	\$85
20	\$67	\$77	20	\$112	\$126	20	\$73	\$84
21	\$65	\$76	21	\$107	\$124	21	\$70	\$82
22	\$60	\$72	22	\$99	\$119	22	\$66	\$79
23	\$60	\$75	23	\$99	\$122	23	\$66	\$81
24	\$61	\$77	24	\$100	\$126	24	\$66	\$84
25	\$62	\$80	25	\$102	\$131	25	\$68	\$87
26	\$64	\$83	26	\$107	\$137	26	\$70	\$90
27	\$67	\$87	27	\$111	\$143	27	\$73	\$94
28	\$69	\$90	28	\$115	\$148	28	\$76	\$98
29	\$72	\$92	29	\$119	\$153	29	\$79	\$101
30	\$75	\$95	30	\$122	\$157	30	\$81	\$104
31	\$76	\$97	31	\$125	\$160	31	\$83	\$106
32	\$77	\$98	32	\$127	\$162	32	\$84	\$108
33	\$78	\$99	33	\$128	\$165	33	\$85	\$109
34	\$78	\$100	34	\$128	\$167	34	\$85	\$110
35	\$79	\$102	35	\$129	\$169	35	\$85	\$112
36	\$79	\$104	36	\$130	\$172	36	\$86	\$113
37	\$80	\$106	37	\$132	\$175	37	\$87	\$116
38	\$82	\$109	38	\$136	\$179	38	\$89	\$119
39	\$84	\$112	39	\$139	\$184	39	\$92	\$122
40	\$87	\$115	40	\$144	\$190	40	\$95	\$125
41	\$91	\$119	41	\$150	\$196	41	\$99	\$129
42	\$94	\$122	42	\$155	\$201	42	\$102	\$132
43	\$98	\$125	43	\$161	\$206	43	\$107	\$137
44	\$102	\$128	44	\$169	\$211	44	\$111	\$140
45	\$106	\$131	45	\$175	\$216	45	\$116	\$143
46	\$110	\$135	46	\$182	\$223	46	\$120	\$147
47	\$114	\$138	47	\$188	\$228	47	\$124	\$151
48	\$118	\$142	48	\$196	\$234	48	\$129	\$154
49	\$123	\$145	49	\$203	\$239	49	\$134	\$158
50	\$127	\$148	50	\$210	\$244	50	\$139	\$161
51	\$132	\$151	51	\$218	\$249	51	\$145	\$165
52	\$139	\$153	52	\$229	\$254	52	\$151	\$168
53	\$145	\$156	53	\$240	\$258	53	\$158	\$170
54	\$153	\$158	54	\$253	\$262	54	\$168	\$173
55	\$162	\$162	55	\$268	\$267	55	\$177	\$177
56	\$172	\$166	56	\$284	\$274	56	\$187	\$181
57	\$182	\$171	57	\$300	\$282	57	\$198	\$186
58	\$191	\$176	58	\$316	\$291	58	\$209	\$193
59	\$201	\$182	59	\$332	\$300	59	\$219	\$199
60	\$211	\$187	60	\$348	\$309	60	\$230	\$205
61	\$229	\$195	61	\$377	\$321	61	\$249	\$212
62	\$248	\$201	62	\$410	\$332	62	\$271	\$219
63	\$269	\$207	63	\$445	\$343	63	\$294	\$227
64	\$293	\$213	64	\$482	\$352	64	\$319	\$233
65+	\$318	\$219	65+	\$524	\$362	65+	\$347	\$240

**PROPOSED MONTHLY PPO RATES**

**State: California**  
**Effective 10/01/2010**  
**Area 9**  
**CP Base Rates**

Buy Down 6500		
<u>Age</u>	<u>Single Male</u>	<u>Single Female</u>
0	\$436	\$436
1	\$197	\$197
2	\$128	\$128
3	\$119	\$119
4	\$110	\$110
5	\$101	\$101
6	\$95	\$95
7	\$91	\$91
8	\$89	\$89
9	\$88	\$88
10	\$90	\$90
11	\$94	\$94
12	\$100	\$100
13	\$101	\$107
14	\$109	\$114
15	\$116	\$122
16	\$122	\$130
17	\$127	\$139
18	\$130	\$143
19	\$132	\$147
20	\$127	\$145
21	\$122	\$142
22	\$114	\$137
23	\$114	\$140
24	\$116	\$145
25	\$118	\$150
26	\$122	\$157
27	\$126	\$164
28	\$131	\$170
29	\$137	\$175
30	\$141	\$180
31	\$144	\$183
32	\$146	\$186
33	\$147	\$188
34	\$147	\$190
35	\$148	\$193
36	\$149	\$197
37	\$151	\$201
38	\$155	\$206
39	\$159	\$211
40	\$165	\$218
41	\$172	\$225
42	\$178	\$230
43	\$185	\$236
44	\$193	\$242
45	\$201	\$248
46	\$208	\$255
47	\$216	\$261
48	\$224	\$268
49	\$232	\$274
50	\$241	\$280
51	\$250	\$286
52	\$262	\$291
53	\$274	\$295
54	\$290	\$300
55	\$307	\$306
56	\$325	\$314
57	\$344	\$323
58	\$361	\$333
59	\$380	\$344
60	\$398	\$355
61	\$432	\$367
62	\$469	\$380
63	\$509	\$392
64	\$553	\$404
65+	\$600	\$415